

https://dspace.org/

An analysis of public-private partnerships in housing in the Zimbabwe National Housing Delivery Programme: a case of Masvingo City

Chikomwe, Savory

2014-10-27

University of the Witwatersrand, Johannesburg

http://hdl.handle.net/10539/15808

Chikomwe, Savory. (2014). An analysis of public-private partnerships in housing in the Zimbabwe National Housing Delivery Programme: a case of Masvingo City. [Master's dissertation, University of the Witwatersrand, Johannesburg]. http://hdl.handle.net/10539/15808

Downloaded from a DSpace repository. https://dspace.org/

AN ANALYSIS OF PUPLIC-PRIVATE PARTNERSHIPS IN HOUSING IN THE ZIMBABWE NATIONAL HOUSINGDELIVERY PROGRAMME: A CASE OF MASVINGO CITY

SAVORY CHIKOMWE

A RESEARCH REPORT PRESENTED TO THE FACULTY OF ENGINEERING AND THE BUILT ENVIRONMENT, UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG, IN FULFILMENT OF THE REQUIREMENT OF THE MASTER OF BUILT ENVIRONMENT (HOUSING).

JOHANNESBURG 2014

ABSTRACT

Based on evidence of the performance of a public-private partnership (PPP) housing arrangement in Masvingo City, Zimbabwe, I argue that PPPs may not thrive in youthful democracies entrenched in informal approaches to project management. The PPP strategy which was meant to deliver about 10 000 housing units in Masvingo City has dismally failed to live to its expectation, save for an ignited spirit of cooperativism. This is in spite of what was dubbed as a potentially promising partnership strategy involving indigenous private developers and contractors.

Yet the compulsory acquisition of urban and peri-urban farmland country-wide presented powerful launch pad for a promisingly successful housing delivery that is widely expected to wipe out serious housing deficits. Housing problems were recently further compounded by Operation *Murambatsvina* in 2005 which ruthlessly demolished all informal housing and left several hundreds of thousands homeless.

Following an insightful in-depth interview methodology and several ground-truthing trips to the Victoria Ranch Housing Project site, I argue that Government of Zimbabwe (GOZ) arrangements in terms of legal, administrative and financial aspects were weak to enable successful implementation of a formal PPP strategy. The arrangements advertently or inadvertently promoted privatism instead of the mutually beneficial PPP arrangement. As such, there were no clear regulatory mechanisms and modalities to enable beneficiation of the targeted low-income people and other economically weaker sections of the Masvingo City Community. There are fears that undeserving better-offs could have hijacked the scheme.

However, a commendable resilience has emerged through a resurgent self-help housing delivery approach resulting in many self-built houses in what is widely viewed as a “peculiar” parallel development. While it could be too early to meaningfully comment on the long-term performance of the PPP approach, it is clear that justice has not been done to low-income people in Masvingo who remain largely homeless.

CHAPTER ONE

Introduction

1.0 Setting the Context

"*Urban problems are becoming too serious to leave solely in the hands of government authorities but have necessitated drawing the wisdom and resources of all parties concerned to overcome contemporary urban predicaments. The whole paradigm of urban management, which has been accepted as a given norm needs to be reinterpreted and largely discarded to be relevant to the unprecedented urban challenge." Choe (2002:253)*

With an estimated over half of the world's six billion people now living in the urban landscape and current trends indicative of significant increases in urbanization rates particularly in the developing countries, there are bound to be serious urban housing problems UN-Habitat (2011). If current trends are maintained the UN-Habitat further asserts that South Asia and Sub-Saharan Africa (SSA) (which are the two poorest regions in the world) will have their current urban population double by 2030. This scenario puts national governments of the individual countries in these regions under immense pressure to provide housing especially the economically weaker sections of the urban communities who are usually the majority.

The growing homelessness in SSA and in Zimbabwe, in particular, comes at a time when the national governments are constrained of the resources to resolve the crisis. Payne (1999) points that most states' public purse is put under intolerable pressure due to such demands that are beyond their capacities. Huyck (1986) thinks that, pressed for funds, most African States faces prioritization challenges from the growing demands against the little available capital resources such that more pressing sectors like agriculture are normally selected leaving housing with few resources. Because urban housing problems are increasingly becoming too serious, Choe (2002) believes that it is time such problems be holistically resolved with the involvement of all parties concerned.

In Zimbabwe, housing provision challenges particularly for the low-income and the poor groups are severe as "most poor Zimbabweans lack access to decent and secure housing such that some high density stands are shared by as many as 22 people instead of the recommended 6" (National Housing Policy(NHP), 2012). There is a huge housing backlog especially in the form of new

housing units and facilities to house the over one million homeless people across the entire Zimbabwean urban landscape.

A number of interrelated factors are responsible for the increasing housing crisis in *Zimbabwe* just as in many of the SSA countries. Many of the authorities apportion the blame to the inadequate and inappropriate institutional frameworks which are grossly inadequate to resolve the burgeoning housing challenge. African Ministerial Conference in Housing and Urban Development (AMCHUD) (2005:5) noted that:

"African countries have not been able to cope with the shelter crisis because of the inability or even resistance to change and adapt our institutions, our approaches and our values to an ever-changing dynamic situation."

The above quotation implies that both the public and the private sector in the African context have not engaged an appropriate and functional institutional framework and housing delivery mechanisms that addresses the continuing housing crisis (Ibem, 2002). The NHP(2012) identifies the lack of policy coherence regarding urban housing, inadequate investment by both the public and private sectors in housing, lack of policies to enable effective participation of other actors in housing development and a lack of institutional capacity to implement housing as among the major hindrances in Zimbabwe. Chaeruka and Munzwa (2009) conclude that the progressive removal of colonially instituted race-based and economic barriers after 1980 phenomenally increased the rural-urban migration that compounded housing problem. Mutekede and Sigauke (2007) think that since independence in 1980 GOZ recognized that the task of improving human settlements cannot be done by the public sector alone and therefore pursued a policy that encouraged participation of the private sector, employers, individuals and community-based organizations (CBOs).

There are some reactionary and retrogressive policy measures, however, that the post-independence GOZ have taken that have fundamentally increased homelessness, like the Operation *Murambatsvina* (OM)of 2005or Clean-Up whose unsympathetic destruction rendered about 700 000 people homeless (UNSE, 2005 and Huchzermeyer, 2011).OM was widely seen as an insensitive and impulsive political move prematurely performed to enforce orderliness and

address over-crowdedness in the urban landscape but never managed to offer meaningful assistance to the victims.

Given the foregoing background where housing has remained elusive to the ordinary Zimbabweans and the diminishing hope for public or the private sectors performance after the devastating Economic Structural Adjustment Programme (ESAP) of 1990-1995 which also curtailed GOZ's provider-approach interventionist role in service provision including housing (Maphosa, 1997), a new form of governance paradigm in public-private partnerships was born. Choe (2002) says PPPs holds the hope for more feasible, multi-disciplinary and inter-sectoral approaches to resolving urban housing problems. With the state besieged with more pressing commitments, PPPs have been touted as the appropriate contemporary housing strategy to the nagging homelessness (UN-Habitat, 2011, Choe, 2002 and Ibem, 2011).

Masvingo City is Zimbabwe's oldest urban centre that was established as Fort Victoria in the early nineteenth century by British colonialists who eventually established other towns as they are known them in Zimbabwe. The city has a huge housing backlog and an on-going revolution in housing production involving 10 000 planned residential stands is underway through a PPP approach with 10 developers under a National Housing Delivery Programme (NHDP). It is believed that GOZ hoped that through the engagement of the private sector there would be increased efficiencies and housing delivery. However, to date there is little evidence on how and if PPP has addressed the housing challenges outlined above. It is against this background and based on a detailed empirical research study that I assess the efficacy of the PPP arrangements to provide suitable and affordable to many of the hitherto deprived populace focusing on Masvingo City as a case study. The PPP housing policy comes on the backdrop of a potentially empowering GOZ-initiated compulsory acquisition of urban and per-urban land process that occurred across the whole country which benchmarked a very good start and contribution to what has dubbed a promising PPP arrangement.

1.1 Problem Statement

The problem that this study identifies is that there has not been significant housing delivery in Masvingo City after the GOZ-private sector initiated housing partnership amidst common place

perceptions that the new housing approach is not fully functional to ease perceived exceptionally high occupancy and homelessness. This study, therefore, seeks to unravel the reasons that could have led to the derailment of the housing model contemporarily viewed as a panacea to housing crisis globally. The findings of the study could then lead to an informed realignment of the strategy for the benefit of the residents of Zimbabwe and Masvingo City in particular.

1.2 Aims and objectives of the study

This study aims to explore the efficacy of the public-private partnership (PPP) arrangements in the NHDP in providing adequate and affordable housing to the low-income urbanites in using a case study of Masvingo City. PPPs have become increasingly accepted in Zimbabwe after the IMF-led Economic Structural Adjustments Programme (ESAP) in the 1990s cut back GOZ's interventionist role in economic and social affairs, hence reducing the state social safety net responsibilities (Maphosa, 1997). In particular the study seeks to investigate how the PPP arrangement in a typical politically and economically young local economy can fare in this partnered companionship and if it is a workable and viable alternative to conventional housing delivery practices. The study further seeks to determine if the intended low-income, among them the poor victims of OM, have been considered in the allocation criteria under the PPP arrangement amid allegations that richer people have hijacked the programme. Moreover the study intends to determine what mechanisms have been put in place under the PPP strategy to achieve the intentions of GOZ to increase housing affordability and accessibility by the low-income communities in urban areas.

Apart from these objectives, the study intends to unravel challenges and loopholes in the PPP arrangements, so that they are used as a learning curve for both the government and the private partner developers. This could provide an opportunity for mitigation and henceforth strengthen partnerships for the good of GOZ, the private operators and the beneficiaries. At the end of this study, it is envisaged that this work should recommend informed and practical ways to improve and nurture PPP arrangements in housing provision for the good of low- income groups. Viable alternative approaches, if any, will also be suggested as dictated by the findings of the study.

1.3 RESEARCH QUESTION

The main research question is:

1) To what extent has PPP housing model between the GOZ and the private sector in Masvingo City and Zimbabwe in general under the NHDP contributed to housing delivery in terms of adequate and affordable units? Sub- questions are as follows:
   a) What administrative, technical and other arrangements were put in place by the GOZ and Provincial Government Structures to operationalise the PPP arrangement in Masvingo City?
   b) What has the 10 private housing developers done in the partnership towards housing provision goal in Masvingo City?
   c) How has the PPP arrangement fared in its agenda to deliver low-income housing in the city?

1.4 METHODOLOGY

This inquiry shall be entirely based on a qualitative research methodology. Qualitative research is a nonnumeric and interestingly interpretive paradigm that aims to better understand a phenomenon without authoritative pronouncements characteristic of the quantitative research (Neuman, 1997 and Phillip, 1998). It is a methodology that systematically observes, collects, interviews participants as well as examines documents to intuitively deduct a problem from situation under study (Creswell, 2009 and Neuman, 1997). Creswell (2009) adds that it is a unique approach that combines written text and image data, peculiar steps in data analysis and importantly draws from diverse strategies of inquiry. Burgess (1984) cited in Phillip(1998) views qualitative researches as a vehicle for the researcher to be less 'less authorial, authoritative and authoritarian' but uses a variety of research techniques including participation, observation, focus group discussions, group interviews, unstructured and structured interviews and discourse analysis as well as use of visual media. The multiplicity of techniques allows for exposition of many truths, reflecting variable understanding and experiences of different people and phenomena in different places. Importantly qualitative research gives researcher a chance to shape the abstractions and themes that emerge from the investigation process and in this way most useful to describe and explain challenging complexities of phenomenon (Creswell, 2009 and Phillip, 1998). For in-depth interviews Boyce and Neale (2006) argues that they are a qualitative research technique that involves conducting intensive one-on-one interviews with a small sample of respondents to get an understanding of their views on the subject under study.

I am cognizant of the many pitfalls of qualitative research methodology and the use of interviews in particular. Many scholars problematise the possible bias and subjectivity associated with the methodology (Creswell, 2009 and Phillip, 1998). I am also aware that I was receiving secondary information filtered through the views of respondents, who provided information from a designated point and not a natural setting field setting. Furthermore some interviewees may not be as articulate to give a clear picture about housing. I have endeavoured, however, as much as possible to circumvent some of these shortcomings by being purposively selective of the relevant, knowledgeable and experienced stakeholders and practitioners in housing in Masvingo as well as engaging best practices of research possible. Notwithstanding the limitations of the qualitative research paradigm, the in-depth interviews instrument remained a very appropriate technique to elicit the views and insights of the developers and the stakeholders from government and other agencies involved in the PPP arrangement at hand. Thus I elicited public opinion via face-to-face interviews using semi-structured questions for all group of respondents. As Bless and Higson (1995) put it, semi-structured questionnaires allow the participants room to express own ideas as well as a discussion to be taken further following up on an issue.

In order to have a more realistic picture of the PPP arrangement, performance and contribution to housing delivery, I have carried out a total of 15 in-depth interviews to purposed samples of different respondents in Masvingo City. Schutt (2012) contends that non-probability sampling techniques where elements are selected on purpose is potentially effective. To determine the performance of the PPPs from the developers' perspective, I have carried 3 interviews out of 10 developers that purposively include the only housing cooperative and randomly selected on the rest of the developers. I selected 3 heads of Ministries for GOZ at the provincial level, 5 representatives from Masvingo City that includes two ex-officials of the Mayor and a Councillor who were voted out office in the year 2013 during Zimbabwe's harmonized elections. Ex-officials were deemed relevant as they have witnessed the Victoria Ranch PPP Project grow. The list also includes the incumbent officials and the Town Clerk. Other participants include the Chief Executive Officer of Masvingo Rural District Council, the ex-Member of Parliament and the current member and a representative of the Zimbabwe National Association of Housing Cooperatives (ZINAHCO) in Masvingo. I am contented that the 15 unrushed qualitative

interviews that I made allowed an in-depth, interactive and collaborative inductive process that enabled a comprehensive and fuller insight of PPP arrangement and related housing issues in Masvingo City.

I would like to reflect on the amazing support that I got from high ranking GOZ officials in the provincial and local government structures as outlined in the interview list in Appendix C. The support I got was unprecedented given that Zimbabwe is a politicized country, and would therefore ordinarily be expected to reflect badly in such politically sensitive housing issues, particularly when the PPP arrangements involved the ruling government. I would like to point that the research interview could have been so successful due to the fact that I have been working in the GOZ for a long period now and have interacted with many of the participants in this interview at various levels hence most of them were so open to me. Secondly the people of Zimbabwe have shown that they are politically mature to support a noble academic research cause which is a fundamental basis to socio-econmic improvement and development.

Survey data obtained from the various stakeholders outlined above was supplemented by personally conducted numerous site visits to get an on-the-ground reality of the developments in Victoria Ranch.

1.5 Ethical Considerations

Ethics are an essential part of any research and Neuman (2000) defines ethics as a legitimate and moral way of carrying out a research. For this study, since the researcher interviewed developers, government officials and one other member for their views, their unconditional consent was sought. The researcher issued 2 consent forms to each of the respondents prior to administering an interview which were all signed with the respondent retaining one copy. The informed consent forms were very clear on the right to choose or refuse to participate or withdraw from the interview process even in its progress. Yet it was also made clear that the objective of the study was purely for academic purposes and that confidentiality and anonymity would be strictly maintained. The researcher did not use money, material or non-material promises to entice the interviewees into engaging into the interviews. I also identified myself as a student at the University of Witwatersrand, Johannesburg, Republic of South Africa.

1.6 Limitations of the study

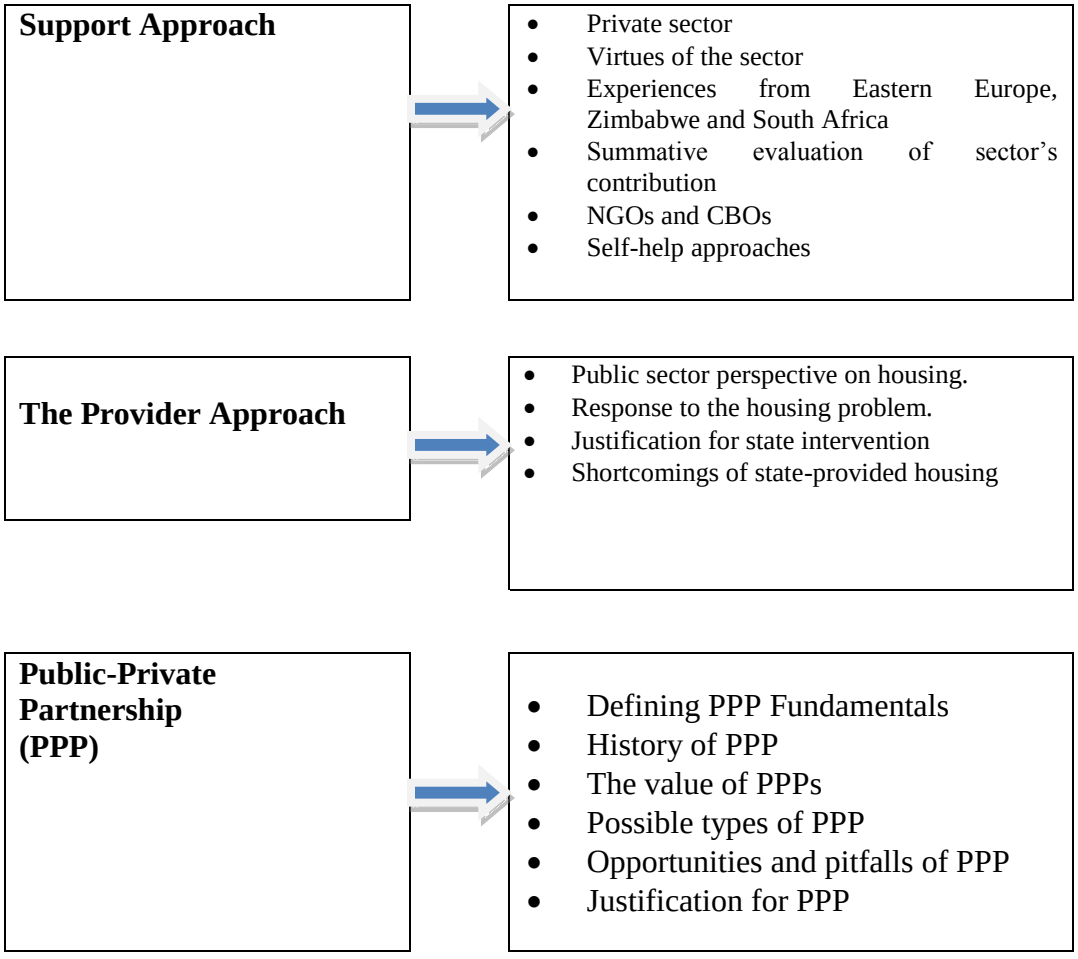
Cognisant of the short timelines to complete this dissertation by the beginning of the year 2014, I adopted a qualitative research design and strategy that elicited secondary data collection through in-depth interviews alone. This could potentially have reduced the scope study which implies other aspects were not covered. The use of one research design and not a mixed strategy may not adequately encompass the central issues of validity and reliability. Mixed strategy would maximise the strengths of the both quantitative and qualitative and by triangulating various designs this could potentially provide an expanded understanding of research problems. However, that strategy ensured that the research work was managed within the given time and meagre resources. The one case study of Masvingo City out several tens of urban centres in Zimbabwe where NHDP is being implemented certainly compromises the generalisability of the research results. Another challenge is in the administration of interviews by the researcher alone which required more time than anticipated. However I am convinced that in spite of the foregoing limitations inherent in the use of qualitative strategy alone this research procedure produced a more informed inductive and interactive investigation as I was personally involved in the case study and the respondents. Personally conducting of the interviews ensured that I asked the relevant questions to the right interview at the right time and in the process optimised relevance reliability and validity of findings.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

The literature in this section is divided into three main sections of private sector, government or public housing and the public-private partnerships (PPP) delivered housing as illustrated in fig 2.1 below. The chapter reviews the literature surrounding the three strategies of housing production in general and low-income housing in particular. It also critically assesses the opportunities and limitations presented by embracing each of the three strategies. The review informs useful insights into how each of these approaches has fared in low-income housing delivery.

Fig 1: Structure of Literature Review



Source: *Author, 2014*

2.1 Approaches to Housing Delivery

The intention of this perspective is to give a microcosm of the various modes of thinking that have shaped housing development discourse. The aim is to find out how PPP in housing as we know it today has been influenced by preceding policies.

2.1.1 The Support Paradigm

2.1.2 Justification for the Private Sector-Centred Approach

There are overwhelming responsibilities that besiege the state that include, inter alia, the burdening but unhindered rural-to-urban migration-induced urban population influx and the consequent deteriorating housing situation in most countries, particularly developing countries. Such unprecedented growth has placed the conventional public-sector approaches to urban development services and housing under intolerable pressure (Payne, 1999). While government is well-intentioned to intervene through social welfarism, the sheer numbers of those low-income and vulnerable groups of people who are in need of housing often stretches the public purse and its housing supply systems to limits (ibid). It is only sensible, in such cases, that the private sector assume an enhanced role in this critical and central component of the Habitat Agenda (Huyck, 1986).

The private sector, comprising of land developers, building contractors, material suppliers, financial institutions and such others, has been found to play a leading role in housing provision. Nguluma (2003) says that this position is unlike the 1960s and 1970s when the Arusha Declaration restrained private sector initiatives and put the means of production and investment under government. Napier (2002) is convinced that there are many more authorities who celebrate the private sector as the most efficient, high scale producers of quality housing and infrastructure. Trade liberalization, economic and political reforms instituted in the 1980s have advocated for increased private sector participation in socio-economic sectors seeing that this was an absolutely necessary to complement states' endeavours in this regard. The sector has proved very instrumental in mobilizing financial and other specialist capacities, skills and resources (Napier, 2002)

2.1.3Virtues of the Private Sector

Urban development histories have since proven that the public sector alone cannot achieve fuller levels of investment in public services and job creation necessary to support the growing urban populations. There are growing demands on the little available capital resources, and for most African States, the prioritization of other more pertinent and pressing sectors like agriculture leaves the housing sector with few resources (Huyck, 1986). The private sector is considered to be more efficient in meeting diverse housing needs than the public sector (Payne, 1999). This is partly based on the assumption that the competitiveness associated with private practice filters out any possible inefficiencies and or bureaucracies that are often associated with government.

The private sector is viewed as effective at achieving high levels of cost recovery, unlike public agencies. Payne (1999) is convinced government has a compelling social responsibility to help out the less privileged to the extent that it may forget about the need for such people to repay costs. Yet cost recovery makes economic sense in that it enables service-delivering institutions to recoup adequate resources to be able to plough back into business and respond to others who are in need. For private housing finance institutions, there is need for full cost-recovery of mortgage loans, for instance, to sustain longer-term borrowings (Palacin and Shelburne, 2005). It is believed, however, that the state's concern in market-provided housing stems genuinely from the gross distributional concerns as the market system may not adequately provide to financially weak and poor households and perhaps not necessarily about cost recovery alone.

Housing finance institutions which provide wholesale funding to the housing sector in any economy are a critical component of the macro-economic development of that urban economy. The then Prime Minister Robert Mugabe in his speech on housing and urban development at a conference in 1986 acknowledged that the private financial sector has such an important role in housing and urban development and as such should be leant full support for its complimentary efforts to the public sector. The support is in the form of various lending instruments like mortgage loans, pension or provident-backed micro loans unsecured loans and savings-linked-to-credits loans (Tomlinson, 2007 and Melzer, 2009). The market system is thus a timely intervention and indispensable partner to resolving the housing problems in the city.

2.1.4 The Experience of private housing market

2.1.5 Eastern Europe

In a study that provided a broad overview of the private housing market in central and Eastern Europe and the Emerging Market Economies (EME), Palacin and Shelburne (2005) noted that the market system has improved housing provision in these former socialist countries. Housing production was largely state-owned with negligible cooperative and privately owned housing. While public housing remains a dominant form especially in major urban areas of these countries, privately–owned housing accounted for 28% on average by 1990. Struyck (1996) reports that such countries as Bulgaria, Hungary, Lithuania, Romania and Slovenia quickly embraced housing privatization but there was resistance from Russia, Czech Republic, Poland and Slovakia. In Russia, during the mid-1990s, only 2% of the housing stock consisted of privately owned housing. The market-oriented system in this region has enabled key housing finance institutions to set up critical advance mortgage funding for house construction industry. An appropriate, efficient and well-functioning mortgage market is getting established in many of these countries as opposed to consumer loans that did not promote home ownership in any way.

2.1.6 Zimbabwe

Formal private sector housing finance institutions in Zimbabwe have peculiar requirements, operations and realities (Kamete, 1997). Their safeguarded mandate remains to make profit and to avoid any decision that reduce or endanger profitability. This position forms the basis of departure between the finance institutions' conditions and perceptions of the low-income groups (ibid). Low-income house-seekers often cannot meet the eligibility and loan terms of financiers while the institutions can not appreciably compromise to accommodate their demands which are viewed as risky in terms of profitability and viability (Bourne, 1981). It follows therefore from the perspective of the low-income group that the private financial sector is an unrealistic, inflexible and insensitive capitalist organization (Kamete, 1997).

Zimbabwe has a well-developed private finance system and by the year 2000 there were four building societies which practise the deposit–taking system. The voluntary deposits are used to make loans (Boleat, 1987). A GOZ–operated Housing Guarantee Fund would give full and partial guarantee to both public servants and private sector employees which would cover for the

need for a down payment in case of mortgage loans with any of these financial societies. For some time now the fund is, however literally broke due to reduced government allocations as the economy is deeply troubled. There is also defaulting by local authorities and a decapitalisation due to economically unrealistic lending rates (Mafico, 1991 and Kamete, 1994).

A typical housing financing in the country adequately covers the upper income segment which are the rich (Renand, 1987). A middle class group and civil servants would typically be addressed by the public sector while the large bottom low-income group has no formal access to finances (ibid). As the Zimbabwe economy has been distressed for a while now since before the beginning of the new millennium, formal public funding to the middle and low-income groups has been very low. As a result, the low-income groups, desperate for housing, have been competing with high income groups to get funding from the private sector (Kamete, 1997). Conditions of mode of operation and conditions of mortgage loan agreement between private housing financiers and low-income is, however, not different from the high income groups. It remains strictly business and impersonal (Kamete, 1997). Applications can be rejected outright, or approved with modifications or approved in whole. If the application is approved, and an acceptable down payment is made, the borrower is bound to meet monthly mortgages for the agreed number of years, usually not less than 25. Failure to honour the agreement, especially on the part of the borrower, will lead to warnings and reminders. Continued failure will subsequently ultimately lead to house repossession, evictions and auctioning of the asset to recover costs (ibid).

There are also possible changes that can take place after the original agreement as interest rates changes can happen. At one point, GOZ, earlier on in 1986, took a positive step through statutory instrument 308 of 1986 to introduce tax free paid-up permanent shares, which effectively was designed to mobilize private sector funds and enhance building societies' competitiveness (Rakodi, 1995).As a result, 14 355 loans were disbursed for purchase or construction of houses in low-income area (Rakodi 1995). However, mortgages rates have been increased following the corresponding withdrawal of a 3% government subsidy that was in place until 1994 (Kamete, 1997). The low-income borrower would pay 15% interest instead of 18% when the subsidy was in place. After 1994 the higher interest rates became more burdensome especially to the low-

income mortgagees. The coming in of international lending finance of the USAID and UNDP to low-income housing in the 1990s was therefore a welcome boost to low-income financing.

2.1.7 South Africa

In South Africa it was widely assumed that private housing finance institutions which provide wholesale funding to the housing sector would proffer the required significant complementarities to the Republic of South Africa (RSA) Government through an extension of ready funding (Housing while Paper, 1994, Tomlinson, 2007, and Melzer, 2009). The financial sector through its various lending instruments like mortgage loans, pensions or provident-backed micro loans and others would underpin the giant National Housing Subsidy Scheme which was targeted for the poor and marginalized groups in that country.

In reality, the financial sector never significantly intervened by advancing the funding, to especially what Freeman (2008) calls the down-market of low-income groups. There were many reasons for the reluctance among them the banks' concerns emanating from the experience of politically incited mortgage bond boycotts which occurred in the townships in the 1980s (ibid).

In spite of arrangements and assurances by the RSA government to urge the financial sector into funding low-income housing, there was little success. Among the efforts was a Record of Understanding entered between the Department of Housing and the Association of Mortgage Lenders. This contained two important provisions, being the guarantee that RSA through Servcon Housing Solutions would pay up all unpaid loans taken before 1994. Further, the RSA would provide Mortgage Indemnity Fund which would essentially cover any political risk associated with low-income people's inability to pay back housing loans. Apart from these two provisions, a *Masakhane* nationwide campaign was launched by RSA which aimed at encouraging black people in the townships to resume bond payments (Tomlinson, 2007). In spite of all these efforts, it dawned upon the RSA that the banking sector and the private financial sector in general would not involve themselves significantly in lending irrespective of the re-engagement and the incentivization efforts (ibid).

In frustration over the reluctance of the financial sector to intervene, the RSA moved to enact two important Acts that mandated and compelled the banks to release funding and prove that

they would have done so. The Acts were the Home Loan and Mortgage Disclosure Act of 2000 and the Community Reinvestment Housing Bill of 2002, both intended to compel the financial sector to lend wider than to the then wealthiest 17% of RSA population (Freeman, 2008). It was a "meet or exceed the lending targets and standards prescribed by the Minister" principle (ibid).

In a self-reform, arguably at the instigation of or threat of the mandatory legislation, the RSA financial sector voluntarily decided to create a vibrant Financial Sector Charter (Freeman, 2008). The charter sought, among others reforms, to promote access to financial services by the hitherto deprived or denied low-income housing market-through targeted funding to those earning a household aggregate monthly income of less than R 7 900 (ibid).Freeman says that it is difficult to measure the success of the Charter as there were no meaningful statistics to prove funding was advanced to low-income housing sector except for doubtful claims of funding which is largely believed to be over claimed. It is also widely believed that instead of considering a household income of R7 900, the banks tended to consider individuals who are in that income bracket. Thus loans could have been advanced to households who have cumulatively higher incomes, hence wealthier and undeserving people benefitted (ibid).

Thus a continuing housing crisis in excess of 3 million units in RSA has been enhanced by the difficulty to extend loans by the financial sector (Pillay and Naude, 2007). Like the Zimbabwe situation reviewed above, Pillay and Naude, (2007) suggests the banks-low income group impasse is largely based on the borrower-banks perception which is generally negative. The low-income housing sector is forever skeptical about the sincerity of lending by banks, seeing there are high demands for mortgage loan interest, the long repayment of over 20 years and the continued need for collateral despite assurances in that respect by the State (Kamete, 1997 and Pillay and Naude, 2007).

The several problems coming from the RSA and to some extent Zimbabwe reinforce what Bond and Tait (1997) noted as contributing to the failure of housing policy in RSA. They point out that there are several problems internal to the market centred policy. One of them relate to an in equitable distribution of funding between different low-income groups, favouring those with higher incomes but brightest capacity to pay back. The private financial sector is also renowned

for its reluctance to be involved in conflict ridden or rather difficult areas where the need for housing is often greatest (ibid).

While there is little doubt or argument about the utility of the private sector in housing delivery there are a number of shortcomings that have been levelled against the sector, precisely to the low-income groups. Napier (2002) has questioned whether the private sector is an efficient producer or efficient profiteer in light of the sector's keen interest in maximization of profit margins in business undertaking.

2.1.8 Summative evaluation of private sector

In conclusion the private sector and the general financial sector have remained largely uninvolved in the delivery of low-income housing in the developing countries. The blame is often apportioned to government and the low incentives to finance this lower tier of housing or what Melzer (2009) terms the market redistribution zone. The group can therefore, from this perspective, realistically be assisted by government through its social equity redistribution efforts and not by private banks that are by nature profit-oriented and not charitable in anyway. Private capital seeks always alternative, more profitable avenues where risk/reward relationships are favourable.

2.2 NGOs and CBOs

Non-government and community-based organizations have played an increasing role in housing provision also complementing government and private sectors. These civic-based organizations have been found to operate effectively in assisted self-help projects (Napier, 2002). Given the vested interests of the state and private sectors in housing, many commentators have thought that low-income housing provision is best achieved through the involvement of more progressive and ideologically driven NGOs (Napier, 2002, and UNCHS, 1996). They think that many housing activities particularly those formerly ignored or half-heartedly done by government or private sectors have been implemented.

NGOs have been both praised (UNCHS, 1996) and challenged as they bring much needed financial, technical and other resources to dispense development on one hand, and for palliative 'on-the-ground' development on the other. NGOs are also blamed for their ill-defined but

controversial concepts of ‘participation’, ‘empowerment’ and ‘democracy’ and sometimes accused of assuming a ‘gate-keeping’ role between the government and the donors and thus determining the flow of aid to countries (Napier, 2002). The donors that fund the NGOs are believed, furthermore, to attach ‘strings’ to the support they give as well as fostering a fairly elitist development discourse (Napier, 2002)

2.3 Self-help Approach

Another distinctive era of housing development is self-help that was adopted in the 1960s deriving largely from John Turner’s thinking in the 1960s to resolve the housing problem of the less fortunate and low-income groups. This distinctive philosophy has had a large imprint on housing development thinking in the 1960s and 1970s. Self- help housing was originated as the unassisted efforts of the urban poor to house themselves. This paradigm which has been practiced in western highly industrialized countries is also believed to be an answer to the housing problems of the less developed countries. Critics, however, view the self-help strategy as based on the idealistic notions of communalism and a return to artisanry by the majority poor (Burgess, 1992) and co-operation and anti-authoritarianism in a utopian socialism (Meffert, 199cited in Napier 2002). They argue, therefore, that the approach does not challenge the inequitable structure of the society.

It is further argued that the utopian dimensions of the self-help housing and its creative and self-determined aspects were a privilege of higher income groups in the Western Countries while the poor in less developed countries did not materially benefit from it except in emergency cases only (Harms, 198cited in Napier 2002). As much as the concept was readily accepted by governments, the International Monetary Fund, the World Bank and many other international and local agencies, self-help did not, it is argued, significantly improve the impoverishment and the daily struggles of the poor people. It continued to be part of the package of advice from international funding agencies (Napier, 2002)

2.4 Provider-Approach

2.4.1 Introduction

As the world population estimated an additional 68-80 million by the year 2005, many governments became increasingly concerned about the rising proportion of their population who still live in sub-standards and inadequate housing (Ademiluyi, 2010). Some governments have therefore assumed a leading direct-provider role in public housing (Sengupta, 2005). Nguluma (2003) acknowledges this as a dominant and distinctive paradigm which is also viewed as politically fashionable, employing communitarian and co-operative approaches. The approach has embraced various housing delivery strategies, impressive policies and programmes in a bid to address the housing challenge (Ademiluyi, 2010). The history of housing delivery clearly recognizes the fundamental role that governments have and continue to play in this regard.

The state is, however, criticized as contributing insignificantly particularly in terms of the low quantum in housing production, the perennial financial resource outcry and the style of housing project management (Sengupta, 2005, Ilesanmi, 2009 and Ogbu and Adindu, 2012). Despite the need for intervention and its role in providing mass housing for the poor and vulnerable groups the state-provider approach is further criticized by many analysts for being good on paper but short in practice implying that there is more planning than implementation (Nguluma, 2003 Mabogunje, 2003 and Adegun and Taiwo, 2011). State-led housing supply systems have also been found to be too formalistic and inadequate to address the magnitude of the demand which Hamdi, 1991 attributes to the high rural-urban movement and high population growth rates. Napier (2002) adds that there are widely recognized limitations inherent in the mass provision of low-cost housing by the state owing to the doubtful sustainability of the colonially inherited housing approach. National budgets have also continued to shrink and the governments have continually been devoting smaller proportion of their budgets to housing (Napier 2002).

It is largely believed, nevertheless, that many governments are increasingly realizing that free housing provision to everybody in need is not sustainable. Spontaneous settlement of people on public or private land or the construction of initially impermanent forms of rudimentary housing with few or no municipal services is sure indicator of failure of state-provider policy (Gilbert and Gugler, 1992 and UNCHS, 1996).

2.4.2 The public sector perspective of Housing

Governments properly recognises housing as providing shelter, refuge, comfort, security and dignity on one hand, and at the same time an important stimulus to the local and national economy (Onibokun, 1990). Housing therefore provides a physical framework in which human, social, economic and cultural resources are enriched and integrated. Culturally the African setting greatly cherishes housing as a material property that also functions to protect family cohesion and values as well as taking care of the aged through extended family system (Ademiluyi, 2010).The importance of housing and adequate provision thereof in the view of government cannot be over-emphasized.

2.4.3 Government Response to Housing Problem

With increasing squatter settlements, slums and acute shortages in essential services of water and sanitation in public housing, some governments have become increasingly concerned (Ilesanmi2009). To show concern Ilesanmi observes that various forms of public housing have been adopted in different geographical contexts where the state facilitates, for example, social and affordable low-income housing which could be state-sponsored or provides welfare mass housing or housing for its own employees.

2.4.4 Relative low state prioritization of Housing

In spite of the indisputable importance outlined above, much literature has it that many countries from the developing world, particularly from Africa, accord relatively low priority to housing in their overall scheme of national development (Van Vliet, 1990). This has invariably led to quantitatively low numbers of housing under construction usually falling far short of the huge housing demands. There is also known government commitment to quantitative as opposed to qualitative targets and standards largely on account of populist and political reasons (ibid).

Drakakis-Smith (2000) also views many developing countries' governments as persistently refusing to prioritise adequate housing provision as Low-income housing (LIH) is considered as resource-absorbing rather productive. Yet governments would spend much time and resources to come up with impressive housing policies and programmes that usually turn out to be political campaigns rarely implemented or haphazardly implemented (Ademiluyi, 2010). In that regard, Nigeria, for example, is said to be long on policy but very short on implementation (Ademiluyi,

2010).There is often a wide gap between what is on paper and what is happening on the actual ground. Mabogunje (2002) reports that only 13.3% achievement was recorded in Nigeria's federal government's housing programme in its Third National Development Plan. There are also many lofty initiatives and efforts by successive governments of that country yet there is a lack of political will to implement them. Moreover most of the government housing programmes in Nigeria and for many other countries have been frustrated by corruption, politicization, insufficiency of technical staff and a lack of infrastructure.

2.4.5 Justification for the state intervention in housing

While the history of social housing intervention policies have nearly always been problematized for doing too little in response to the housing crisis (Hill, 1996 and Ilesanmi, 2009), there are compelling reasons why governments necessarily need to intervene. State housing provides that social good or service which is social right and necessity of life. This statist perspective views government intervention as an indispensable vehicle for best meeting basic shelter needs to the lowest income groups in society (Ilesanmi 2009). As housing affects both individual and national productivity, bad housing or inadequacy thereof can have negative physical and mental impact on its occupants potentially leading to negative socio-economic externalities of health, labour force, and others. Such an important social and economic activity cannot, therefore, be entrusted with a rather unregulated competitive market which does not produce socially acceptable and egalitarian political objectives (as the market celebrates the ability of an individual to pay without due consideration of weaker capabilities of some sections) (Bramley, 1999). This is the fundamental case for state intervention in housing as market forces do not allow for a fair distribution (Lansley, 1979).

In some countries the state participation may not only be viewed as a socio-economic and environmental necessity but a political expediency necessary to promote peace, stability and egalitarianism. There are serious market-imperfections leading to distributional in efficiencies. Moreover the state may intervene to provide unprofitable but essential and costly support services like trunk networks of sewerage and water supply and or augmentation thereof, power etc (Ilesanmi, 2009).

The foregoing discussion justifies why it is necessary that state intervenes in housing provision. From another dimension, Ilesanmi (2009) justifies state intervention owing to housing's uniqueness that prevents it from being easily traded on the market like other goods and services. In addition houses have a very high cost to income ratio where the cost of the housing is very high relative to income and people therefore seldom buy a house from own income but would need state assistance in that regard. Such attributes, Ilesanmi (ibid) argues, makes housing not suitable to be guided bythe market mechanism but through government intervention.

2.4.6 Challenges to government–provided housing

Much as there are genuine economic, social, cultural and or environmental reasons for public involvement in housing provision, there is a growing realization that public sector is often placed under intense pressure of demand. There is great demand for public housing from the poor, the low-income and other vulnerable groups in society (Payne, 1999). Public sector land acquisition and nationalization proposals have all been tried with limited success to stimulate the supply of land and houses for cities (ibid). The sheer numbers of those home-seekers in the low-income group present a great challenge to adequate public-funded housing, even for the most deserving. The National Housing Policy of Nigeria found that 90% of that country's population is made up of the poor and low-income groups (Ogbu and Adindu, 2012). It is not surprising therefore that Ademiluyi (2010) cites an ever mounting housing crisis in Nigeria ranging from absolute housing units shortages to the emergence and proliferation of slum settlements, rising cost of housing rents and a growing inability of an average citizen to own a house. For Lagos, Nigeria's economic hub and capital city which has a population largely projected to rise to 12.5 million by 2015 (UN Habitat, 2010), it is estimated that over two-thirds of that population lives in informal settlements or slums scattered around that city (Morka, 2007).

RSA launched a massive National Housing Subsidy Scheme in a bid to benefit millions of homeless of South Africans who had been sidelined by the ruthless apartheid system (Bond and Tait, 1997). The unprecedented programme produced about a million housing units after about seven years since the new political dispensation making South Africa's delivery of subsidized housing unparalleled on the international level (Rust, 2008). Yet in spite of rolling out that biggest ever financial package that provided a serviced stand and a completed rudimentary unit,

there are reports of a high and growing total housing demand to the tune of 3 million people (Gilbert, 2004 and Pillay and Naude, 2007). It is widely believed that the near solo run by the RSA government in funding the housing programme has strained the government amidst growing disinterest and subsequent exit of the private financial sector from involvement in LIH.

The foregoing discussion elucidates the important mandate of the state of the in housing particularly to provide for the vulnerable and low-income groups in the society. However many critics fault-finds government for failing to take into account the great numbers of those in need of the housing facilities and their low levels of incomes which entails huge demand and also makes it uneconomic to provide such services (Payne, 1999). Provision of state–subsidized housing has also often led some beneficiaries not paying or contributing in cash or kind which is indeed inefficient as costs incurred should necessarily economically be recovered (ibid). Payne further argues that the provision of free services including housing can potentially lead to a dependency syndrome which promotes laziness and increased poverty levels. Furthermore it is generally suspected that housing subsidies have often ended up benefitting higher-income groups and not the target groups (ibid). Such a situation exacerbates existing distortions and inequalities.

2.5 Public Private Partnerships

2.5.1 The Multiple Definitions of PPPs

The literature around PPPs shows that the phenomena have been defined differently by several academics, public agencies and international organization such that a universally agreed definition is rather elusive (Sobuza, 2010; Jefferies and McGeorge, 2008, Hodge, 2005). The Canadian Council for PPP defines this term as "a co-operative venture between the public and private sectorsbuilt on the expertise of each partner that best meets clearly defined pubic needs through the appropriate allocation of resources, risks and rewards "(CCPPP, 2008). Wallace et al (1998) argue that this definition can potentially be misleading as it denotes an image of a private sector that is always profit-oriented but that the private sector should be seen as an equal partner with the public sector to provide a societal benefit. In a bid to eliminate confusion, Wallace et al proffers a broader but more inclusive definition of PPP as including arrangements undertaken with a combination of not-for-profit private and public participation in programmes both involved in a more dynamic manner, each contributing something and sharing some level of risk.

Other academics have defined PPPs in various ways and Ibem (2010) says it is the pooling of resources (financial, human, technical and intangibles that can include information and political support) from the public and private sources to achieve a commonly agreed goal. PPPs have also been defined as a collaborative effort among public, private and the third sector organizations based on mutual trust, division of labour and comparative advantages in responsibilities, risks and benefits (Brinkerhoff and Brinkerhoff (2004), Tomlinson (2005), and Shelter Enrique (2008).

For Zimbabwe, one PPP definition is given in a GOZ Report on Public and Private Sector Partnership of 1986 that allude to the joint venture between GOZ and the private sector and sharing resources in improving performance of the housing sector. Such a partnership would cover housing finance, housing construction, and the production of building materials, managerial and technical skills, manpower training and research in building technology. The private sector would comprise building societies, other financial institutions and private employers and companies while the public sector refers to central government, government ministries local government authorities and agencies. The NHP (2012) of Zimbabwe is less clear on the term PPP as much as it adopts strategies for private sector participation in housing. One of its strategies is to regulate private sector housing development to reduce risks to investors and home seekers by providing "partnership guidelines and assist in conflict resolution" (NHP, 2012, p16).

In this dissertation, I define a working definition of PPP as the mutual and beneficial engagement of the GOZ and the various private housing developers and housing cooperatives as well as other non-state private individuals or institutions to deliver the much needed housing. GOZ goes into this partnership with a very critical land resource. As it is severely constrained in terms of financial and other capacities due to, among others things the damaging economic sanctions-induced difficulties, the GOZ is therefore believed to have made a very prudent approach to resolving the housing problem common place in many of the urban landscape. The private entities are believed to be resource-rich as well as more efficient and effective in project implementation thus potentially complementing the GOZ in its endeavours.

It can safely be concluded that the central tenet in these definitions is joint investment between or among parties, co-operation, sharing of responsibilities and decision-making, risks and rewards in a mutually agreed pattern for the benefit of the clientele community.

2.5.2 History and Evolution of PPPs

Partnerships are not a recent phenomena but have gained prominence since the 1970s in the US and UK experiences (Sobuza, 2010). Its origins in the two countries were associated with planning and urban development problems and the private finance initiatives (PFI) which primarily address considerable shortfalls in financing of such projects (ibid). The PPP approach, under the auspices of the PFI has become a recognized and effective way of delivery of value-for-money public infrastructure and services worldwide. To date PFI has been used to develop and deliver between 10% to 13% of all UK investments in public infrastructure (ibid) and Deloittee Research (2006) notes that close to 100 projects are initiated or completed per year.

2.5.3 Global adoption of PPP development

The growing use and value of PFI has inspired many governments across the globe to adopt PPP arrangements (Deloittee, 2006). Many developed countries have embraced the concept and the Australian Government, for instance have used them to deliver several of their social infrastructure projects. Ecohome housing project in Australia is one major initiative that is a collaborative research project of RMIT University funded by the Australian Research Council grant with a number of industry partners involved (Moskalyk, 2008). In Canada, about 20% of new infrastructure are designed, built and operated under PPP arrangement and low-income housing has increasingly been viewed as one sector that PPP can efficiently and more sustainably tackle (Moskalyk, 2008).

2.5.4 PPP in developing countries

PPPs have become the most prominent urban housing policy that have emerged in the last decade, and in India housing reforms in Kolkata under the PPP flagship have replaced decades of ineffective housing policy (Sengupta, 2005).From this perspective PPPPs are viewed as a contemporary housing policy that holds the promise to resolve housing problems (Payne, 1999) by bringing together both the public and private sectors, hence a celebrated institutional strategy (Ibem, 2011, and Choe, 2002). Choe (2002) is convinced that urban housing problems have

reached alarming levels to leave them solely in the hands of government or private sectors but there is need to draw wisdom from and resources from all parties concerned. In Nigeria, PPPs have been adopted and intended to increase urban housing stock and address housing affordability and accessibility challenges (Ibem, 2011). Ibem alleges that the approach, however, as much as it has provided affordable serviced plots and housing units, has witnessed the houses so produced hijacked by a few high income elites. PPPs are further criticized for being palliative as they have contributed very little to the volume of housing units available to low-income people in Lagos (Ibem, 2011).

2.5.5 PPP in Zimbabwe

Unlike many countries from the developed and developing world, Zimbabwe has not much published literature on PPPs. It is clear from some reports that the country has 3 distinct post-independence epochs that pertains to PPPs. In the first decade after independence, between 1980 -1990, Zimbabwe embraced PPP arrangements (GOZ Report, 1986). The country was faced with huge challenges in many sectors especially housing, emanating from the colonial legacy and the rapid urbanisation that followed the start of the 1980 democratic dispensation (GOZ Report, 1986). The magnitude of the housing problem continued to rise. It became clear that housing problems could not be solved by the public sector alone but that cooperation and partnership between the public and private sectors was absolutely necessary in housing finance; production of materials and housing development (ibid).

There were a number of other PPP in various areas, for instance, in institutional capacity building, mining and agriculture, through bilateral and multi-lateral aid agencies for low-income housing, the UNDP, USAID, IBRD, OPEC and CDC (GOZ Report, 1986). The Italian and Saudi Arabia Governments have also been involved in bilateral agreements (ibid).

The second phase is the mid-1990s to the year 2009 which was epitomized by an exceptionally troubled economy. The GOZ-UNDP (2010) reports that from 2000 to 2008, Zimbabwe experienced unprecedented economic and political challenges which also led to a flight of investors from the country and withdrawal of financial institutions from funding programmes and projects (ibid). This plunged the economy and urban infrastructure into serious deterioration.

There was also a brain drain of the human capital which further undermined economic recovery efforts instituted by both central and local government.

The third and current epoch is the post 2010 period which is witnessing a come-back of local and international private sector to partner and forge close collaboration with GOZ in many areas of power generation, mining, local government sector capacity building, housing among other areas. Recently, a Herald Newspaper article headlined "Zimbabwe Government mulls PPPs for Hospitals" reported that GOZ is intent on introducing PPPs to rehabilitate and re-equip deteriorated state-owned hospitals. GOZ has no capacity to adequately fund the necessary rehabilitation and construction of new ones as required in some provinces.

Unlike South Africa, for example, in the SADC Region, Zimbabwe's PPPs framework is not so well-defined and there is no published PPP policy that specifically guides this important strategy. PPP arrangements generally remain a prerogative of whichever individual sector that secures a partnership to deal with that investor.

2.6 The need for PPPs

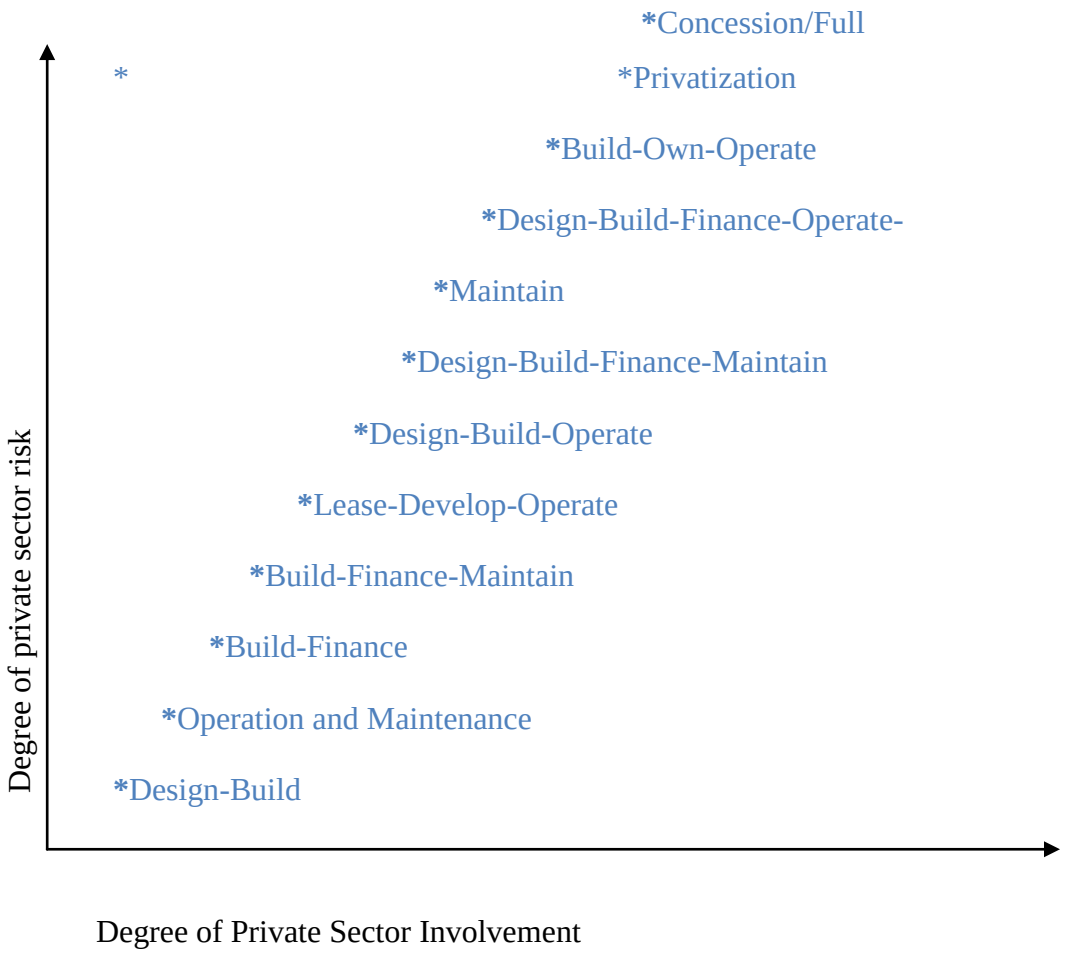
PPP have emerged the most prominent urban housing policy promising to close infrastructure, skills, efficiency, accountability and other gaps for both governments and organisations (Grimsey and Lewis (2004) and Sengupta (2005)). UN-Habitat (2011) views PPP as a model promoting sustainable housing and urban development for countries at all levels of economic development. Moreover growing financial needs of urban development projects require more than what the traditional public purse alone can do, hence a need for an alternative PPP development model (UN-Habitat (2011). The PPP model, therefore, offers a new governance paradigm that is multi-disciplinary and inter-sectoral in nature and holds the hope for a feasible, coordinated and more equitable policy framework.

2.6.1 Key Principles of PPP

PPPs should adopt and be guided by governing principles, chief among them being the paramountcy of public interest (City of Calgary, 2008). There is need for PPP projects to be carefully planned and well-defined in scope and fundamentally clear objectives where transparency and accountability must be maintained (UN-Habitat, 2011). A selected PPP model must provide value for money in terms of cost and time savings. One other key principle is that PPPs must reflect the needs of the affected community and should integrate key stakeholder's interest (UN-Habitat, 2011). Lastly, it is important that the project be responsibly managed throughout with the partnership mutually agreeing and prioritizing.

Partnerships that involve the private sector often come in with many forms of delivery frameworks (UN-Habitat, 2011). The choice of model of PPP varies depending on the type of project and market sector but the overall aim remains to improve efficiency, quality of service and price (ibid). Allan (1999) therefore views PPP as normally classified in a continuum that reflects the degree of private sector involvement with one extreme end moving from pure public sector provision or government provider approach to give a spectrum of organizational models as illustrated below:

Figure 2: The Public-Private Partnership Spectrum



***Source**: The Canadian Council for PPPs as adopted from (Moskalyk, 2008)*

From the above figure, the PPP continuum runs from a direct provisioning by government in PPP to complete privatization (Moskalyk, 2008). Allan (1999) sees the PPP continuum as running from a contribution contract with minimal risk transfer to Buy-build-operate (BBO) partnerships with complete risk transfer. In between the two ends of the continuum are several possible combinations of functions that the private sector can do being design, build, finance, operate, maintain, own, transfer, lease, develop and buy (Sobuza, 2010).

2.6.2 Models and Spectrum of PPPs

Boase (2000) classifies partnerships into four categories that illustrate possible power-sharing and decision-making arrangements. The first is the formalized consultative arrangements under which government seeks out expert advice and input from private sector or community groups (consultation). There is also the contributory partnership where the public sector provides funding for development and management of a project. A third type is the community development arrangement where both the public and private sectors jointly contribute for a common goal. Lastly, the collaborative partnership which is the "true" form of PPP is where both the public and private sector agree to share the risks and the rewards of project through joint decision-making, albeit not always equal shares (Moskalyk, 2008).

A typical PPP in Zimbabwe is the Design Build where GOZ contracts a private developer who in turn does the design and construction of the project (GOZ-UNDP, 2010). Choice of model, however, also depends on the type of project and the market as well as the sector's peculiar challenges. The bottom line for PPP approaches is that their choice should satisfy the unique characteristics of each individual sector (Deloitte 2006). The selection is further guided by other factors including the project objectives, the type of asset, the abilities and experience of the parties involved in the project and ability to manage different risks.

2.6.3 Advantages of PPPs

The principal reasons for adopting a PPP model in housing and urban infrastructure development lie in the ability of the approach to offer greater value for money, cost savings, efficiency, efficiency in risk management and increased funding streams when compared with traditional methodologies (UN-Habitat, 2011).

2.6.3.1 Efficiency and Cost Savings

The involvement of the private sector and its fundamental drive for economic gain is an incentive to continual improved performance, which overall leads to cutting of project costs (UN-Habitat, 2011). Proponents of the PPPs argue that financial benefits accrue as there is

greater potential to deliver quality services at lower costs than when services are provided through public investment (Hemming, 2006). There is efficiency gain as partnering leads to pooling of expertise, resource and skills in a collaborative fashion, hence diverse strengths from diverse backgrounds (Mackintosh, 1992). For large infrastructural projects such synergies often lead to comprehensive solutions and benefits from economies of scale operations (Erridge and Geer, 2002, Ysa, 2007 and UN-Habitat, 2011). Emphasis on output by the private partner also encourages innovation to take place and new methods and approaches are devised for project delivery at lower costs (UN-Habitat, 2011).

2.6.3.2 Efficient Risk Management

Another conspicuous opportunity associated with PPP literature is that PPPs are designed such that risk is shared between the public and private partners where a particular risk in a project is allocated to the partner best able to manage that risk effectively (Grimsey and Lewis, 2002, and Un-Habitat, 2011). The Canadian Council for PPPs cites procurement, design, construction, operation, permit approval, political, technical, policy and legislative, financing as well as maintenance and operation as some of the key risky areas in PPPs that need to be appropriately shared. The opportunity for efficient and equitable risk allocation should be guided by the comparative advantages accruing to each of the partners as appropriate. Based on this principle, PPP can deliver on time with the financing and material procurement, design, construction and related risks transferred to the private consortium while public sector focuses on other important policy issues, regulation, planning and performance monitoring (UN-Habitat, 2011).

2.6.3.3 Increased Availability of Funding

PPPs have the potential to mobilise funding for urban infrastructure in two ways. Firstly, this is possible through the potential cost-saving inherent in PPP approach as discussed in item 2.7.4.1 above (UN-Habitat, 2011). Secondly, the private sector can more easily access private financing from financial institutions. This leaves the public sector relieved and not obliged to fund the project as it is often overwhelmed by other important projects that require funding.

2.7 Disadvantages of PPP

There are a number of disadvantages associated with PPPs that can potentially offset the advantage outlined above. The following factors need to be carefully considered and managed when PPP arrangements are to be embraced:

2.7.1 Additional Costs

As much as PPPs represent good opportunities to lower overall project costs, the PPP arrangements encompass complex processes and the need for highly skilled resources to develop, manage and monitor projects which can potentially impose additional cost (UN-Habitat, 2011). Such costs, if not properly managed, can erode some of the benefits of this economic model.

One such potential cost driver is the competitive tender process to choosing a project partner. Parties bidding for a project expend considerable skills and resources in designing and evaluating a project before tendering and prior to implementation (UN-Habitat, 2011). Such costs tend to be factored in the overall cost of the project (ibid). Moreover, the long-term and inclusive nature of a PPP contract requires that each partner spend considerable resources on external consultancy to help anticipate possible future problems and the contingencies needed (ibid). This is usually a very costly exercise especially for the public sector which needs to cost effectively deliver and protect the public. Pricewaterhouse Coopers (2005) also notes that the private financing element in PPPs can significantly result in higher capital costs due to the interest that accrues from the borrowed money. Unless the cost savings generated from PPP outweigh the added cost of loan financing, a PPP arrangement may be a costly venture (UN-Habitat, 2011).

2.7.2 Reduced Control of Public Assets

Since the private sector would normally absorb a significant portion of the project risk, it follows that important decisions pertaining the project, outcomes, pricing and distribution are inadvertently and mandatorily shared with the partner (UN-Habitat, 2011). This often results in the loss of public control over basic public goods like housing and clean water as well as labour issues around job pay and security (ibid). Kumaraswamy and Zhang (2001) present several cases

of BOT ventures that ran into several problems related to cost overruns, unrealistic prices and income projections and legal disputes between the private operators and governments.

2.7.3 Public Accountability

Flinders (2005) suggests that apart from financial, administrative and technical aspects, PPP arrangements have implications on a number of important political issues which wider literature on PPP tends to neglect especially the unintended long-term costs on public accountability. If not clearly defined, PPP contracts can overlap roles and responsibilities which can potentially blur lines of accountability for the public taxpayer (UN-Habitat, 2011). Some risks in the PPP model are unforeseen, and can sometimes lead to project failure. In such an event, it is the public authority that has to shoulder the burden of failure and to correct or mitigate the risk. Moreover, the rigidities inherent in the long-term committal nature of PPPs limit the public sector to make changes as seen fit if unexpected economic opportunities or challenges arise (UN-Habitat, 2011). This inflexibility in terms of time and administration brings to the fore the efficacy of PPPs in the eyes of the public.

2.8 PPPs in Low-Income Housing (LIH)

2.8.1 Introduction

This section reviews the use of PPP in low-income housing to determine the opportunities and challenges in the sector and to help draw more concrete conclusions in that regard.PPP is becoming one of the most prominent housing policy and model in many countries across the globe to address huge housing backlogs in the new millennium (UN Habitat, 2011).Traditionally huge programmes especially in developing countries have produced highly subsidized and high-cost solutions often for the benefit of professionals and middle-class income groups (ibid). This is in spite of a rhetoric that purportedly targets low-income families. Given limited resources in many of these countries there is bound to be low housing production relative to the housing demand (ibid). Sengupta (2005) appraises PPP as a new and promising housing reform in India significantly different from the traditional ineffective provider- approach by government.

2.8.2Opportunities of PPPs in LIH

Internationally, there is an on-going shift from the government-provider approach due to the financial constraints crippling many governments (Keivani and Werna, 2001). The state-provider approach lacks a sound economic base as it is tailored along subsidy lines that involve failure to recover costs (Sengupta, 2005). The PPP model is rooted in the enabling approach where governments provide a support for low-income housing by inviting other parties to play a part and an ensuing opportunity to improve LIH. The World Bank (1993) and UNCHS (1992) have viewed that the enablement can take the form of partnership arrangements that brings together the government, government agencies, CBOs, NGOs, the private builders and the people themselves in a rather inter-sectoral collaborative manner as (Maitin, 2003) would propose.

Many researchers have studied the feasibility of private sector involvement in affordable LIH provision (Moskalyk, 2008, Sengupta, 2005, Adegun and Taiwo 2011, and Scanlon and Whitehead, 2007). They have concluded that there is great potential in PPPs facilitating the increase in the availability of finance for housing, and thus increasing the housing supply levels to the low-income and needy people. The Canadian Mortgage and Housing Corporation (CMHC), 1999, and the UN-Habitat, (2011), concur that PPPs results in efficiency, lower costs of housing production quicker completion and higher service level, highly productive performance-based contracts and sharing of risk as discussed above. In addition, PPPs are renowned for accelerating the rate of project development and save time to deliver the low-income projects, hence efficiency (Lacobacci, 2010).

UN-Habitat (2011) sees the PPP arrangement in housing as allowing a private consortium to assume a financing risk and two or more other roles in housing project life-cycle, be it design and construction phases. The PPP is contrasted from the private sector's traditional role where its involvement is limited to short-term contracts while the public authority is solely responsible for service delivery. PPP recognizes the centrality of both parties to holistic collaborative housing solutions (Maitin, 2003). The importance of PPP out of a variety of other types of approaches, according to Waddell and Brown, 1997, is that it is a strategy for provision of urban development services being increasingly recognised becoming housing delivery's new

buzzword. Waddell and Brown further argue that partnerships can produce whole activities which are more than the sum of its parts. LIH problems in particular are among many social contemporary problems that have resisted one sector solution but require inter-sectoral partnerships to bring in technical and managerial expertise that improves efficiency and large-scale capital injections, reduces the need for subsidies but increases responsiveness to housing consumer needs and preferences (Suresh, 2000).

While the level and success of PPPs varies sharply especially in the developing world, they have generated remarkable efficiency gains in developed countries like Canada, Netherlands and the United Kingdom (UN-Habitat, 2011). As such, there is growing body of evidence that indicates that PPPs are important instruments to resolve public housing problems.

2.8.3 Challenges of PPP in LIH

Many researchers have found that PPPs are not without complexities. Choe (2002:3) highlights some intrinsic pitfalls associated with PPP principle which assumes a democratic society where "the private sector is voluntarily tied through an enlightened self-interest to social welfare". This claim is seductive as it offers the prospect that private sector is so sincere about urban problems. As Levine (1989) indicates in the Politics of Partnerships study on urban redevelopment in New York, Philadelphia and Chicago, the conventional PPP approach has done little to improve living conditions of the majority of slum dwellers but instead, has exacerbated inequality. The chief beneficiaries, in this instance, were the developer and the white-collar service professionals together with pro-business policy entrepreneurs. Moreover, the private partner can abuse capital mobility to gain concessions from municipal authorities which desperately need to bolster their local economies (Choe, 2002). Additionally, PPP ventures are opportunistic and can only surface during the bubble of economic boom but disappear in economic downturn (Choe, 2002) as happened in Zimbabwe during the period 1999-2008.

2.8.4 Conceptual Framework

PPPs denote collaboration between public and private and sometimes third sectors in joint decision-making, resource commitment, responsibility sharing, risks and benefits, a division of

labour and interdependences and relative comparative advantages (Ibem, 2010 and Miraftab, 2004). Actors and institutions are interdependently involved in governance and socio-economic development processes to solve intricate societal housing challenges through formulation, implementation and monitoring of housing policies and programmes (UNCHS, 1996).

The implementation and outcomes from PPP projects are influenced by many factors that include "the composition, aim and objectives of the PPPs, the roles of the partners as well as the political, economic, socio-cultural, technological and other contextual situations" (Ibem, 2010:29). As such, several other scholars contend that the national political, socio-economic, cultural and institutional contexts are critical in the analysis of PPP.

In light of the above, I develop a conceptual framework for assessing the efficacy of PPP model in Masvingo City's Victoria Ranch Housing Project and the roles of GOZ and the private partner developers based on informed knowledge on the composition and characteristics of PPPs, the situational socio-economic contexts and general expected outcomes as informed by the literature review and case studies in this study. The conceptual framework, which is also underpinned by the dominant provider-approach discussed in detail above, falls under the enablement and facilitation discourse where government is providing a conducive environment that allows alternative production through PPPs. Based on the foregoing, the framework is organized into three basic components of the form and structure of the PPP (i.e. number of partners, the socio-economic characteristics of partners and the objectives of the PPPs); the contextual and intervening actors that impact on PPP operation (i.e. economic, political, institutional operational factors and the stakeholders' attitudes) and the outcome of PPP housing schemes (the quantity and characteristics of the provided housing, its impacts on homelessness and the targeted population) with the indispensable intervening government role ***See Fig31 below***. Each of the three components comprises a number of variables that may explain the various aspects of PPP operations in the area under study. In adopting this conceptual framework, this study contends that the design, implementation and outcomes of PPP in housing are a result of the interaction of the three components as guided by the government and agencies as these institutions are critical in guiding the operation intervening. Hence this framework guided the research design, data collection, data analysis and interpretation of the findings in this study.

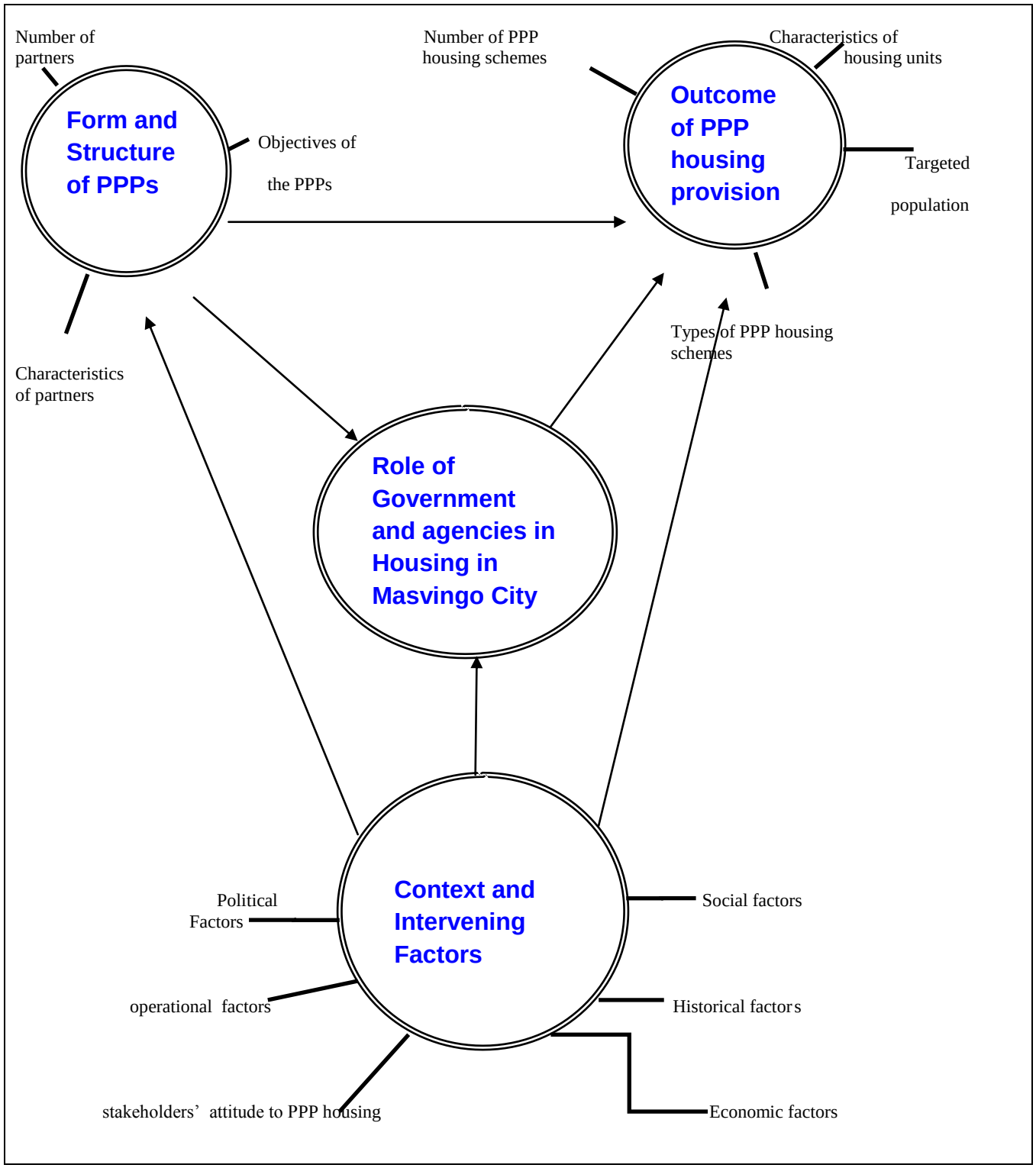


Fig 3: Conceptual Framework for assessing the efficacy of PPP housing arrangements in Masvingo City
Source: *Adopted from Ibem (2010)*

2.9 Summary

In summary, PPP present both opportunities and challenges. The experience in developed countries show that the challenges can be overcome but there is limited PPP literature and experience from developing countries. Grimsley and Lewis (2002) contends that more PPP projects have been successfully implemented compared to a few cases of failure. The most striking and agreed position in the literature reviewed is that there is greater benefit through risk transfer of private sector involvement in housing delivery. PPPs are therefore generally well-accepted as useful and essential mode of infrastructure development. Yet one question remains: how applicable or useful can PPP policy be in a typical developing country like Zimbabwe?

There are no doubts about the many benefits that accrue when a government embraces the PPP model as this leverages private sector skills and resources for the efficient delivery of public goods at a time when most governments are hardest hit by capacity constraints. As much as literature has shown PPP as a viable and effective delivery tool, it is nevertheless shrouded with a number of disadvantages which mystifies its applicability and usefulness. These revolve around more costly services provision due to private sector profit-orientation but perhaps more importantly, the complex PPP arrangements requiring competent resources and capital outlays. There is also the danger of public accountability of the public sector being diminished or obliterated. The success, however, would thus depend on a number of factors which should be closely planned and monitored for their workability in delivering LIH.

Overall, although the wider scholarly debate on PPP raises some real concerns on PPP model, and the scarcely investigated long-term effectiveness of PPP, partnerships with the private sector are an option worthy pursuing to help address growing urban development challenges.

Based on the foregoing, it is the intention of this study to critically assess the efficacy of PPPs in the context of Zimbabwe's NHDP and whether it is a worth departure from the state-provided and private sector housing as well a solution to increased homelessness resultant from increasing urbanization and the GOZ-led demolitions of informal housing.

CHAPTER THREE: CONTEXTUAL BACKGROUND: THE ZIMBABWEAN HOUSING SCENARIOS

3.0. Introduction

This chapter provides a critical overview of the historical and the current housing situation, the development strategies used before and after political independence of 1980 and the opportunities and challenges to housing delivery in Zimbabwe. This background provides a fundamental premise for comprehending housing provision in the context of Zimbabwe which can then be used for a launch pad in the review of the PPP model under discussion. This background is thus necessary to determine the applicability and efficacy of PPPs as viable and workable approach to improve housing delivery for the low-income groups in Zimbabwe.

3.1. Historical background

Zimbabwe has a housing crisis that has straddled two distinct historical epochs being one the pre-independence era (between 1890-1980) that left a legacy of housing backlogs, a racially discriminated, stratified and peripheralised settlement pattern for the black Africans (Chipungu 2011). Cities were sites of control and restriction (Potts, 2012). The other era is the post-1980 independence period which has and also continues to witness insufficient supply of housing in spite of many policy reformations, relaxations and repellation of undesirable restrictive colonial policies that denied citizens the right to the city and housing (Chipungu, 2011).

3.1.1 The Pre-Independence Era

A deliberate segregation policy framework designed to disallow and or discourage the majority black Africans from settling in the urban areas by the colonial regime was in place (NHP 2012, Chipungu, 2011 and Potts, 2012). The restrictive Areas Accommodation Act, 1972 and the Pass and Vagrancy Laws of 1968 altogether limited the freedom to move, settle and reside in any part of the urban areas. There were, in addition, restrictions to black homeownership save for long leases which came into effect from the beginning the 1960s (NHP, 2012). Accommodation was especially meant for low-income singles and not for a family unit (NHP, 2012). Self-help schemes of the site and service schemes were introduced in 1935 yet housing finance remained centrally provided and catering particularly for non-blacks (NHP, 2012). This period, therefore, witnessed a grossly skewed and insufficient supply of housing**.**

3.1.2. Post-Independence

The period 1980 and afterwards was a watershed land mark era that saw the ushering in of a democratic political dispensation that brought a majority rule. Potts (2012) notes that there are some important housing policy reforms that have led to relaxation of the various colonial restrictive laws which are in favour the majority of the people. The effect of relaxations had far more important consequences in that it set in an unprecedented wave of rapid urbanization in terms of population growth in cities and towns. With a high annual population growth rate of 5.5% and a combined effect of 'rural push' and 'urban pull' factors urban population soon ballooned (Chirisa and Dumba, 2011). See table below:-

Table 1: Comparative levels of urbanization

	Level of Urbanization (%)			Urban Population (000)		
	2000	2010	2020	2000	2010	2020
Africa	37.2	42.7	47.9	295,596	425,596	589,408
Asia	37.5	43	48.7	1,375,519	1,783,600	2,231,108
LAC	75.4	79	81.8	391.342	469,755	543,166
ZIM	35.4	42.5	49.1	4.459	6,380	8,652

Source*: *Global Report on Human Settlement, 2003 – UN-Habitat

The consequence of such a highly urbanizing population has had negative repercussions on infrastructure provision and directly contributed to rising urban poverty as well a gross mismatch between housing provision and effective demand (NHP, 2012). This inevitably led to the proliferation of informal settlements and unauthorized backyard extensions (Toriro, 2006 and Kamete, 2007).

3.2 Major Post-Independence Housing Policies and Programmes

3.2.1. Home Ownership

Post-independence housing policies have emphasized home ownership, a major departure from colonial but now repealed housing policies and practice (NHP, 2012 and Mutekede and Sigauke, 2007). This followed the provision security of tenure in the African Townships where colonial

housing was meant especially for migrant workers (GOZ, 2005). 90% conversion of the municipalities' high density stock of rental housing to home ownership enabled the hitherto homeless and marginalized black majority to own property (NHP, 2012). This was to be done through a rent-to-buy arrangement.

3.2.2. Building Brigades and Co-operative Housing

The establishment of the National Housing Fund or the General Development Loan and the Loan Guarantee Fund of 1982 aimed to offer affordable loans to local authorities to build as many houses especially for the low-income people. To attain cost-effectiveness and labour-intensive construction in this regard, modes of building and material brigades as well as co-operatives were introduced (NHP, 2012, GOZ, 2005). This bench-marked civil society, community based organizations (CBOs) and private-sector participation in low-cost housing in the country with a resolve to address the huge housing waiting lists.

3.2.3. Pay-For-Your-House Scheme

Apart from the above, a Pay-For-Your-House Scheme was established in 1985 with a view to mobilize funds from potential home-seekers. The funds would be used to complement a matching contribution from GOZ to help build a house for the low-income civil servants and the public through this self-financing scheme (Mutekede and Sigauke (2007). The project was not as successful largely due to inadequacy of contributions and alleged corruption in the management of the funds (ibid).

3.2.4. The Housing Guarantee Fund under the Public Sector Housing Finance System

Another project under the Public Sector Housing Finance System is the Housing Guarantee Fund (HGF) theoretically open to all income groups. It ceased to operate in year 2000. The then Ministry of Local Government, Public Works and National Housing (MLGPWNH) would guarantee a portion of a loan obtained from a private financial institution, for example, from the Building Societies. As much as the HGF was deemed beneficial to house purchasers, in practice, the existence of the guarantee made little difference to the building societies' lending behavior to fund low-cost housing (Mutekede and Sigauke, 2007), an area private sector financial institutions have found not attractive for investment.

Apart from the HGF, the National Housing Fund (NHF) is the principle intermediary through which central government transfer funds to local authorities for production of low-income housing. Long term viability of this external injection into local authorities housing delivery system has, however, proven unsustainable and unreliable (Mutekede and Sigauke, 2007). The hyper-inflationary environment that the country went through seriously diminished the value of the fund to deliver houses. The main criticism pertaining to the fund relates to the high delinquency in loan repayment by local authorities where there is alleged diversion of loans given to local authorities for other uses away from housing. The workability of the fund is also further compromised by the bureaucratic inefficiencies in the release of the money for borrowing to local authorities (ibid). Release of funds usually does not coincide with planned housing projects (ibid).

3.2.5. Upgrading of pre-independence houses and informal settlements

One major programme includes upgrading "bachelor accommodation" that were commonly provided in the colonial regime. Local authorities have been given soft loans and the process entailed demolition of those facilities to construct 3-4 bed roomed houses and flats with adequate sanitation facilities (NHP, 2012).

It is instructive to note that GOZ took the lead in housing provision undertakings. In the first post-independence decade of 1980-1990, the ambitious focus was to build actual houses, but thereafter the focus moved to site and servicing of stands with beneficiaries building their own houses (NHP, 2012). Statistics on public housing development between 1982 and 1988 shows that 42901 houses were completed, but between 1985 and 2000 GOZ delivered 273 279 residential stands (GOZ, 2005). Annual delivery of houses in the country when both the public and private sector is combined averaged 15 000 between 1980 and 1994, but output greatly decreased to 3000 units per year between 1995 and 2000 owing chiefly to the badly devastating ESAP (GOZ, 2005). Chipungu (2011) concurs that post-independence GOZ housing development initiatives gave rise to many new low-income housing suburbs of Hatcliffe, Kuwadzana, Budiriro, Sunningdale, Glen View Extension, Dzivarasekwa Extension and Crowborough in capital city Harare.

3.3 National Housing Policies in Zimbabwe

3.3.1 The National Housing Policy (NHP) of 2000

By the year 2000, it became clear that the housing backlog continued to rise prompting a need for a new housing policy to address the demand. Inspired by 1997 National Housing Convention, a National Housing Policy or Strategy was formed in the year 2000. Its major focus was to address the over-million mark housing shortages obtaining in the country.

3.3.2 The National Housing Policy (NHP) (2012)

Following intensive consultative processes that include the National Housing Symposium (2009), the National Housing Convention (2009) as well as several draft policy reviews, the 2012 "Housing Stakeholders' Policy'' was produced (NHP 2012). The then Minister of National Housing and Social Amenities, Mr. G.T. Musekwa in 2011 hailed the Policy as a coordinated and all-interests national plan of action that deliberately promotes pro-poor housing development strategies.

What stands out prominently from this policy is that it is anchored on participatory and inclusive approaches and singles out the indispensable role played by the private sector and the need to grow it to play a leading role in the housing sector. Indigenous private players have been given much attention "with a view to establishing a sustainable and reliable housing development sector" (NHP, 2012:5). This places GOZ's role as the overall housing authority which plays a facilitatory role by formulating enabling policies and strategies. GOZ, however, remains obliged to intervene and provide safety nets for the vulnerable groups within society (ibid).

3.4 The Policy Focus

On the backdrop of serious housing backlogs, lack of access to decent and secure housing, overcrowding and constantly faltering infrastructure services of sewerage, water, road networks, among others, the NHP (2012) clearly aims to overcome these challenges. Perhaps more importantly for this study the policy acknowledges the lack of policies to enable effective participation of other actors in housing development. It also identified the lack of institutional capacity at all levels to implement housing projects. Finally the housing policy also identified bottlenecks in the land delivery process as challenging housing delivery.

3.5 National Housing Programmes and Projects

3.5.1. The National Housing Delivery Programme (NHDP) of 2003

The NHDP is a five-year programme that came out of the NHP of year 2000, just on the heels of the controversial Fast-Track-Land Reform Programme of 1999, aimed among other things to clear the national urban housing backlog estimated at1.250 million people(NHP, 2000). The programme would acquire 300 000 hectares of peri-urban land countrywide for this cause. An important inclusionary attribute in this invigorated housing delivery system was the desire by GOZ to open up the housing sector to more players a practice that is in tandem with contemporary sustainable multi-sectoral approach (NHDP Report, 2003 and Maitin, 2003). Unfortunately the country had been put under economic sanctions after the Land Reform and the economy suffered from hyperinflation which dissuaded investment and possible partnerships in housing delivery (NHP, 2012).

Computation of the national five-year target of 1 250 000 in the NHDP translates to a national annual target of 250 000. With 10 provinces in the country including the two Metropolitan provinces of Harare and Bulawayo, the provincial 5-year target was 125 000 that also translates to 25 000 units that was targeted per year per province (NHDP, 2003). These targets are very high indeed and ambitious given that GOZ and the private sector's combined highest output for the whole country had once reached about 15 000 units annually between 1980 and 1994 and drastically plummeted to 3000 units between 1995 and 2000 (GOZ, 2005). In 2002 UNSE (2005) noted that a total 5 500 housing units were serviced in 8 major urban areas.

Derived from the statistics and computations above, Masvingo Province adopted a provincial target of 250 000 housing units to be delivered within the 5-year period from 2003 to 2008 (NHDP, 2003**).** Masvingo City, the provincial capital, owing to its greatest housing demand has had peri-urban farms acquired and handed over to the Ministry of Local Government to meet the housing challenges. The giant 1500-hectare Victoria Ranch Farm about 7 km due south west of Masvingo City, but abutting to the Masvingo City's existing Runyararo West High Density Area, is one of the farms that were designated for this purpose.

Realizing capacity constraints in terms of financial, technical and other challenges on its side, GOZ decided to partner private land developers, housing trusts, co-operatives, CBOs and other

non-governmental entities to participate in the housing delivery. 10 such land developers have been allocated planned land in the massive farm for residential development and complimentary ancillary land uses. It is that partnership that is the centre of discussion for this study.

3.5.2. The Operation *Murambatsvina* (OM) of 2005

Faced with ever rising levels of urbanization induced chiefly by the economic decline and the resultant impoverishment of the rural areas, and a consequent increased spectre of informality in the urban areas, GOZ took a sudden and drastic decision to demolish all forms of informality in 2005, an operation code named OM (UNSE, 2005). Many critics including the United Nations Special Envoy think that the OM was an impulsive decision that was hastily and prematurely taken and implemented to enforce laws and standards clearly inconsistent with policy statements that had previously identified such laws and standards as obstacles to the provision of housing to low-income groups. Huchzermeyer (2011) adds that OM was undoubtedly Africa's iconic post-millennial eviction and unnecessarily unleashed massive destruction of housing, assets and means of livelihood. It is estimated that over 700 000 people were left homeless (UNSE, 2005) and as such the programme was retrogressive as it reversed major development gains the country had attained. It is widely been contended that OM, in fact, destroyed what had become the dominant source of housing for the poor urbanities. In Mutare, for instance, the city had 34 000 backyard extensions demolished against 27 000 formally recognized and approved dwellings (Kamete, 2007 and Toriro, 2006). In like manner Victoria Falls Town with 64% backyard extensions of the total housing stock suffered the same fate (ibid).

The homeless figure is, however, contested by GOZ which believes that UNSE was bent to indulge in exaggerated mathematical extrapolation of those affected by the operation and to tarnish the political image of Zimbabwe (GOZ, 2005). The GOZ (2005) maintains that the operation was meant to curb the many forms of crime that had crept in the intense disorderliness of informality, the rampant prostitution and the escalating rates of HIV/AIDS and other sexually transmitted diseases. GOZ also argues that OM was also meant to prevent its citizenry from living in overcrowded squalid settlements that also poses various dangers to their lives. Instead GOZ would, through the assistance of many stakeholders introduce an Operation "Garikayi", a

reconstruction programme aimed at building and giving more decent housing and other forms of livelihood to the people.

3.5.3 Operation *Garikayi*of 2005

After OM funds were made available to the Ministry of Local Government for the construction of basic four roomed core houses for affected families across the country's urban areas (Matekede and Sigauke, 2007). As much as the International Monetary Fund (IMF) had earlier on discouraged Zimbabwe from direct involvement in construction of houses and a construction unit had stopped in 1998, GOZ revived the process (ibid). There was urgency to address the otherwise impulsively implemented OM.

By 2007, the GOZ had managed to complete the construction of 1 200 units with a further 1006 at various stages of construction (Mutekede and Sigauke, 2007). The then construction capacity of GOZ of 5000 per annum waned drastically and only managed to construct 1 200 units over a period of three years, from year 2005 to 2007, a dismal rate indeed (ibid). The main problem was funding for the largely unplanned and an erratic supply of building materials during that period of serious economic challenges (ibid).

The direct funding of completed houses (most of which were never completed) was heavily criticized as reaching fewer and usually undeserving beneficiaries as funds were not enough and allocation allegedly partisan(Mutekede and Sigauke, 2007). It was suggested GOZ could have, instead, adopted a site and service approach in infrastructure provision and the victims of OM could have incrementally constructed their superstructures (ibid).

To all intends and purposes, the two programmes of OM and Operation "Garikayi" were largely unsupportive of the NHDP of 2003. The OM in particular could be described as *ultra vires* and reversive of the noble intentions and achievements of NHDP that were still valid till 2008.

3.6. Important statutes that influence housing

3.6.1. The Regional Town and Country Planning Act (RTCP) of 1996

This Act provides for the planning of local areas with the object of "conserving, improving the physical environment particularly promoting health, safety, order, amenity, convenience and general welfare, efficiency and economy in the process of development "(RTCP, 1996). It is a

revision of the colonial RTCP Act of 1976 but has not materially varied in its intent from the original Act in its bid to regulate townscape appearance and control of land use and building (including housing).

Researchers still view the revisions in the 1996 RTCP Act as ad-hoc and without the material intention to align it with the contemporary spatial planning issues, views and practices (Chirisa and Dumba, 2011). It remains rather regulatory and not facilitatory in nature to address the growing and diverse challenges of housing shortages, increasing poverty and lacks the flexibility and action-orientedness that is also humanistic (ibid). It is also still believed that it is largely entrenched in the spatial planning theory and education which, in many cases, makes it full of abstract theorizing and thus benchmarked on intellectual but theoretical pedagogical assumptions. The Act therefore lacks the experiential and complex realities of housing demands and, as Dinath (2002) put it, is not a responsive planning praxis. This is unlike the British Town Planning Act (from which it is borrowed) which is regularly and incrementally updated on a yearly basis (Chirisa and Dumba, 2011).

Many have known the Act as maintaining an elitist or utopian stance in the standards of infrastructural service provision particularly in low-income residential estates without much regard to the ever-increasing spectre of informality (Chirisa and Dumba, 2011). It ideally should be championing practical changes in minimum possible housing standards and low-cost technologies for the majority 70% low-income earners in the urban areas.

3.6.2. The Housing and Building Act of 1996

The Act provides for the establishment and control of funds related to housing and buildings. It importantly provides for the establishment of the Housing and Guarantee Fund which is necessary guarantee fund to housing loans taken by persons intending to purchase land or dwelling or both. The Act also provides for the construction of houses and buildings including the provision of essential services and for matters connected or incidental thereto.

3.6.3 Minimum Housing Standards and Revisions

Statutory instruments and circulars pronounce and prescribe minimum housing standards from time to time through the Ministry responsible for housing. In a bid to make housing affordable,

GOZ through the Ministry of Public Construction and National Housing has, from time to time, revised the minimum standards applicable to urban housing. This has allowed the use of cheaper and appropriate technologies that does not compromise safety (GOZ, 2005). Unfortunately appropriate technology as pioneered by the Scientific Institute of Research and Development Corporation has not championed alternative building designs and materials for use by low-income groups in the country.

There has also been a dramatic residential stand size reduction from a minimum of $300m^2$ to $150m^2$ for low-income stands since 1992 (Ministry of Local Government Rural and Urban Development, 1992). This reduction was also accompanied by an extended lease with option to purchase period from 4 years to 6 years (Circular 120 of March, 1993). The reduction in standards was intended to increase the supply and affordability of LIH but in reality this has not significantly occurred.

3.7 The LIH Provision in Zimbabwe

3.7.1 The Public Sector

Historically the provision of low cost urban housing opportunities for the poor low-income people in Zimbabwe was almost exclusively the responsibility of the public sector (Department of Physical Planning, 2001). The term "public sector" in this instance refers to organizations and properties that are owned by central government or financially supported and controlled by the government through ministries, parastatals, and other statutory bodies like local authorities (GOZ, 1986). The primary reason for GOZ's direct intervention in housing is to redress the imbalances in economic and physical infrastructure developed along racial lines by the previous colonial regimes. Thus a strategy of socialist transformation was adopted in the Transitional National Development (1982) and subsequent policies centred much on direct government intervention and implementation. Social services like housing and other sectors needed to be expanded along this socialist development path until ESAP of the 1990s.

Estimates put the national low-income housing shortages alone since the advent of democracy in 1980 at about 1.25 million housing units inclusive of rural areas as at year 2000 with urban areas constituting over 1 million (NHP, 2000). It is estimated that by the year 2015 over 2 million units would be required (NHP, 2012). In its statement of challenge, the NHP (2012:1) acknowledges

that most poor urbanites are so overcrowded with "some high density 'stands' shared by as many as 22 people instead of the recommended 6"

3.7.2 The Private Sector

Central government realized the need for a multi-disciplinary approach to attain a more sustainable housing provision. The private sector has been partnered as a new housing delivery vehicle to complement GOZ in addressing the ever growing low-income housing demand. The sector includes the building societies, pension funds, insurance companies and employers (NHP 2012). The Report (GOZ, 1986) encourages the sector to move over its innate conservatism which keeps the sector skeptic about risks of its involvement in low-income housing industry including fears of low or no profitability. A number of housing developments have been built, with 14 355 housing loans disbursed for purchase or construction of houses by building societies between 1986 and 1994 (Rakodi, 1995). GOZ is cognizant of the private sector's potential to reduce the housing backlogs through release of funds and expertise in spite of the ideologies of profit maximization and long term repayment periods which leads to higher interests (Mutekede and Sigauke, 2007). The World Bank had shown its commitment to housing by funding a Zimbabwe Urban Development Project in 1995 with the object to financially and institutionally capacitate the supply of affordable housing. This support strengthened local government institutions in the supply of urban infrastructure and other aspects of urban development. Between 1985 and 1994, the project components included the following, among others:-

a) Development of 21 000 low-income houses in Harare and three other towns including housing-related infrastructure and community services.
b) Provision of long-term mortgage finance to three private institutions for construction of the houses (GOZ, 1986).

There is, however, not much that the private sector has done apart from the above particularly to the low income category largely due to a badly performing economy.

3.7.3 People's Housing Processes and PPPs

In its bid to attain a socially and equitably sustainable socio-economic transformation, GOZ reviewed its development strategies and programmes from a largely unidimensional public sector-oriented approach to encompass multiple non-state actors. The 'housing for all by year

2000' UN Habitat ratified goal proved so utterly elusive and impossible to attain. There has been growing need for increased participation of the private sector and other stakeholders and shift from the traditional government-centred approach (GOZ, 2005). This saw the birth of multiple stakeholders namely the private sector, the Cooperative sector, the CBOs and PPP arrangements in the post-independence era.

There is now little doubt at all levels of economic development and in housing that there is far greater financing need than the traditional public purse can provide (UN-Habitat, 2011). Consequently many governments around the world are turning to PPPs to finance large scale investments in provision of affordable housing and other basic infrastructure. The NHP (2012) identifies a partnering and facilitative approach to housing development and management as leveraging community and private sector initiatives. To that effect a continuum of options are explored to tap into complementary market and non-market solutions through civil society participation, encouraged private sector participation and putting in place enabling regulatory institutional frameworks. Matekede and Sigauke (2007) recommends a low-income housing delivery approach that synergizes GOZ, private sector, civic organizations, local authorities and the communities themselves for sustainable housing delivery.

3.7.3.1 The Zimbabwe Homeless People's Federation (ZHPF)

This is a unique community-based CBO that provides housing to mostly poor communities in Zimbabwe. The federation is networked in most urban and peri-urban settlements in the country. Having been founded in 1997, it has become a renowned CBO in the housing sector in the country due to its revolutionary community-based approach. Central to the federation process popularly known as *'uMfelandawonye'* (we die together spirit) are rituals and principles of community-based daily savings, monthly contributions to a revolving loan fund, community weekly meetings, centrality of women, community-to-community exchanges and house mode exhibitions (ZHPF, 2009).

The federation works in partnership with *Dialogue for Shelter*, a supporting technical arm which also mobilizes funds to augment the daily savings and the revolving loan fund. More importantly *Dialogue for Shelter* facilitates interfaces with central government, local authorities and other external agencies and communities (ZHPF, 2009). Current membership for the federation is

pegged at 45 000 and housing schemes found in 27 local authority areas and over 5000 *uMfelandawonye* families had benefitted from completed core houses during the last ten years (ibid).

The *uMfelandawonye* provides an interesting empowering and revolutionary case of housing provision and innovation as it makes use of beneficiaries' various skills from planning to engineering including construction, roofing and plumbing which greatly reduces the final cost of the incrementally built core houses (ZHPF, 2009). This process allows active participation of the members in the development process through their own ideas, finances and labour - a participatory and empowering approach indeed that also fundamentally recognizes the important contribution of women in the housing development discourse. Such a process is credited for a paradigm shift from the contemporary theoretically sound yet inaccessible and phenomenally costly "previously worshipped but obsolete approaches" (ibid).

3.8 Challenges to Low-income Housing (LIH) Delivery

In spite of the clear-cut and well-elaborated housing policy principles, low-income housing delivery in Zimbabwe faces daunting challenges in the form of financial, technical capacity, infrastructural services, low prioritization, and high cost of final residential plot as well as unsupportive broader policy environment among others.

3.8.1 Affordability of Housing

The national policies have advocated for minimum stand size of 300m^2 for the low-income groups with the stand measuring on average 12.5m x 25m. This would then allow for a 4 roomed core house with a high standard of finish (Butcher, 1989). There have been strong political and social pressures to have a minimum stand size remain at 300m^2 but there has also been growing recommendations to reduce the minimum sizes to 200m^2 given that housing affordability by the low-income earners was low. The house-price-to-income ratio was found to be 9.8 in Harare (GOZ, 1986), implying that households in that city then had to pay 9.8 times their annual income to purchase a medium priced low-cost house, which clearly indicates low affordability levels.

A national report on human settlements and plan of action prepared in 1996 by the Zimbabwe coordinating Committee on Human Settlements (ZNCCHS) on the built-environment in general and housing in particular noted that only 30% of urban households own their own houses and

40% were lodgers. A 1995 rent price-to-income ratio was 0.44, a very high figure indeed which showed that most households may be spending more than 25% of their income on rents. This is very unhealthy environment that potentially perpetuates poverty as much of the income for poor is spent on rents. The housing shortages began to manifest in the form of increasing informal housing in the form of shacks in the high density in all urban areas including Harare. Furthermore, the floor area per person measuring adequacy of accommodation is as very low $2m^2$ per person for those in the high density areas and $8m^2$per person in the posh suburbs. This is below the minimum of $3.6m^2$ set out by statutory instrument 185for purposes of plan approval purposes. Derived from this indication, 40% of Harare's urban households were living below minimum acceptable floor area per person, clearly indicating housing shortages.

3.8.2 The location of housing within a broad Ministry

The Ministry of Local Government has often hosted the Housing Department, yet the housing function has, on other occasions, been elevated to a stand-alone Ministry of Public Construction and National Housing (Chaeruka and Munzwa, 2009). At the writing of this dissertation the Housing Department has reverted to the Ministry of Local Government, becoming a drop in the now ballooned and multi-faceted Ministry. The ministry is the principal administrator of planning, implementation legislations and policy instruments. One of the Ministry's multi-functions is the supervision of sub-institutions of local government that govern and participate in housing delivery. There are challenges of horizontal coordination in the Ministry as it has to adequately deal with rural and urban housing, the broader rural and urban planning, governance as well as traditional chieftainship (ibid). Perhaps it is the continued peripheralisation and low prioritisation of housing issues which is an issue than width and breath of the Ministry.

3.8.3 Infrastructural Services provision

One major challenge after the extensive land availability hurdle, courtesy of government-initiated fast track peri-urban land acquisition, is the provision of essential infrastructural services of trunk sewer line, water treatment, augmentation and reticulation (Chaeruka and Munzwa, 2009). It goes without much argument that the sustainability of urban settlement is by far more than dependent on land availability but the urban sprawl create challenges in terms of establishing and connecting trunk infrastructure (ibid).While a lot of virgin peri-urban land has been acquired for most Zimbabwe cities and urban areas, and incorporation formalities are at

various levels, there remains the challenges in terms of 'ready to develop' land from the perspective of bulk infrastructural services. The infrastructural challenge has led some sections of Zimbabwe low-income housing sector to adopt some form of "parallel development" which is unique in that housing superstructures are taking off without the essential services of sewerage, water and roads put in place. This housing development process has often led to a kind of informalisation of housing process synonymous with pre-*Murambatsvina* era which GOZ vehemently rejected by extensive destruction (Kamete, 2007 and Toriro, 2006).

3.8.4. Financial Constraints

A reliable housing and sustainable housing finance system is critical to effective housing delivery. Macro-economic conditions in Zimbabwe have militated against the availability of formal housing finance from financial institutions due to serious liquidity problems. Savings-lending cycles as well as public sector capital funding streams of the National Housing Fund have been disturbed while other local and international sources have been very limited(NHP, 2012).

Since GOZ currently has limited capacity to finance low-income housing initiatives, as well as other capital programmes, there are efforts underway to negotiate with commercial banks, the National Social Security Authority (NSSA), pension and provident funds to come up with appropriate products for low-income group (NHP, 2012). Yet to provide decent and affordable low-cost housing there is need for substantial funding in form of grants or soft loans from government. All what it means in effect is that low-cost housing may remain out of reach of the deserving low-income and the poorer sections of urban community of Zimbabwe as key funding source largely rests with the private sector.

3.8.5 Land Acquisition

On the status of acquired peri-urban land, the acquisition process has not been concluded. Compensation and transparent handover of land acquired for urban land uses still need to be finalized (NHP, 2012). The centrality of compensation and completion of the acquisition process is necessary to leverage resources for actual housing development from financial sector (ibid). Land incorporation processes are also hinged on the finalization of the above.

3.8.6. Housing Policy and Legislative Framework

Zimbabwe's mosaic of policies and laws governing housing development and management is largely biased against the poor and tend to contradict some progressive intentions of GOZ and other stakeholders (NHP, 2012). Some rigid legislative frameworks discourage informality and degeneration of settlements into slums without proffering alternatives to insensitive evictions. There is no room for incremental and or upgradeable settlement types in legislative town planning and related frameworks which typically compromises the low-income and poor groups' right to the city, as Huchzermeyer (2003) has concluded.

The NHP (2012) promises to revamp the housing policy framework so as to engender locally-based interventions within the context of relevant housing delivery approaches. It also further promises to effect the use of non-statutory planning frameworks like City Development Strategies and the possibility of relaxation of standards associated with building materials and allow parallel and incremental developments.

3.9 Summary

This chapter has given an overview of the historical background to housing provision in Zimbabwe beginning with the colonial period to the post-independence democratic dispensation of the 1980s. Major housing policies, programmes and projects undertaken have also been reviewed. The contributions of the public and private sectors as well as other inter-sectoral and people's housing processes have also been highlighted.

Given a magnitude of constraints in the low-income housing delivery in Zimbabwe's urban areas as highlighted above, and that a huge housing backlog of over one million new units remains completely unmet, there is growing consensus that vibrant alternative models together with concomitant mechanisms, management and financing arrangements are necessary key to ignite the housing development potential. PPPs are increasingly seen as a viable option in this regard but the question remains: can they be truly emancipatory in the case of Zimbabwe's NHDP? How has the arrangement been conceived and implemented? Is the target population of the low-income and the poor evictees of OM being reached and at what rate of delivery and costs? How applicable PPP strategy in politically and economically developing countries like Zimbabwe?

Given the intriguing housing background in Zimbabwe's urban areas, it is worth exploring if engendered PPP arrangements have helped resolve the perennial housing problem. It is also useful to determine how genuine GOZ and the private sector have been in the partnership.

CHAPTER FOUR: PUBLIC-PRIVATE PARTNERSHIPS IN INDIA AND JAMAICA

4.0. Rationale for the choice of case studies

Case study provides valuable information pertinent to the PPP phenomena understudy in the Zimbabwean context. In this case the aim is to learn from the different experiences in the 2 cases of India and Jamaica which are also less developed or emerging economies. These case studies are not a data collection tactic but are purely meant to validate a more comprehensive research, the operation and applicability of the PPP discourse. And as Yin (1994) puts across, case study is immensely helpful in evaluative research, help explain casual links in real-life and illustrate applicability and workability.

The case studies chosen aim to demonstrate a range of different partnership models that can be used to establish successful affordable housing schemes. The aim of this report is not to directly replicate the examples cited herein to the Zimbabwean context as there are differences in housing markets, policy contexts and other contextual realities obtaining in different countries. The cases are, nevertheless, useful to identify potential opportunities, challenges and pitfalls, modalities or mechanisms put in place by other countries to operationalise PPP arrangements. They also help to stimulate thinking outside the current housing approaches and to identify key characteristics of such successful models that may be appropriate for local context under study.

4.1. INDIA

The study of an India's Kolkata Housing reforms under the flagship of PPP typically captures and represents the Asian experience as the most prominent urban housing policy.

4.1.1. Country Overview

India continues to undergo radical transformation in terms of urban population influx resulting in urban housing shortages estimated at 26.53 million (NUHHP, 2007). The urban population of India stood at 27 million in 1901 but exponentially rose to 286 million in 2001 which was 27.8% of the total Indian population of 1.028 billion (ibid). It is estimated that by 2020 the urban population will increase to nearly 480 million pausing

a significant challenge on housing and infrastructural service provision. Most of this growth in India is concentrated in its largest cities which were about 35 metropolitan cities by 2001 and expected to increase 75 by 2020. These are cities with a minimum population of one million and Jain (2003) projects that India will have the greatest concentration of mega-cities in the Asian Region.

The sustainability of the Indian cities, like in most other developing countries is threatened by the phenomenal demand for housing and related infrastructure. Large influxes of migrants, refugees and the unemployed come from the countryside and inundate the cities. Slums or bastis and informal settlements have been growing at alarming rate of twice the rate of planned housing (Jain, 2003).

Of the 75 million homeless urban households in India it is estimated that 99% of this shortage pertains to the Economically Weaker Sections (EWS) and Low Income Groups (LIG) (NUHHP, 2007). Given that 26.7% of the total poor in the country live in urban areas, the issues of housing affordability and accessibility assume critical significance. In consequence, Indian cities face problems of overcrowding, sanitation, pollution and acute shortages of other ancillary services (Maitin, 2003).

4.1.2. Institutional Framework and Governance

The government system is a federal system where development, housing and land issues are the functional domain of state governments. The central government issues directives, provides advisory services as well as setting up model legislations to guide urban land management. The state governments' acts and policies align with central government directives and models, with appropriate modifications to suit specific local requirements (Maitin, 2003).

4.1.3. The Policy Environment and Shifts

India's urban housing policy and other policies on the management of human settlement was developed along command and control but later evolved to facilitation and enablement by the state (Tebbal and Ray, 2003). The government of India was actively involved in direct housing provision through Public Housing Programmes in the 1960s

and 1970s despite proliferating slums and informal settlements. The state resources could not simply match the burgeoning housing needs of the urban population (ibid).

The 1970s witnessed increasing experimentation with the site and service schemes. Tebbal and Ray (2003) argue that theoretically this approach was expected to bring many advantages over public housing approach. As much as there were many successfully implemented projects in India, it is noted that the site and services schemes were utterly dependent on an abundant supply of public land or acquired private land. The approach equally presupposed the availability of technical competencies from the project beneficiaries who were also handicapped financially (Maitin, 2003).

With a rapidly growing informal settlement in India, the government started investing in the slum and squatter upgrading from the 1970s. Maitin (2003) says that the upgrading was largely funded by international agencies like the World Bank. In spite of impressive results, the settlement upgrading programmes did not create a countrywide impact in cities as the investments were inadequate to make up for decades of minimal housing provisions.

The 1990s Indian Policy on Human Settlements was again influenced by international trends with the presiding approach being the paradigm of enablement. This approach put people or beneficiaries at the centre stage with governments assuming the role of a facilitator (Pugh, 1994). This approach also had its own shortcomings, just like the past efforts, to meet the housing needs of the poor. The lack of secure tenure, the speculative land markets, the inflexible housing finance and the inability of institutional frameworks to properly involve the people in the development process were cited as key constraints to the success of enablement paradigm (Tebbal and Ray, 2003). The enablement framework did not, however, completely discard earlier approaches of the 1970s especially the slum upgrading approach but rather sought to remove obstacles for successful implementation. It also emphasizes partnerships and more participatory approaches to achieving the goal of "adequate and affordable housing for all", with government enabling, creating and strengthening effective partnerships with all housing stakeholders (NUHHP, 2007, and Tebbal and Ray, 2003).

4.2. PPPs in housing delivery in Kolkata

Sengupta (2005) gives an account of how housing reforms in Kolkata, a capital city of the state of West Bengal, under the flagship of PPP has taken the city into a different league altogether after decades of ineffective housing policy. PPP has become the single most prominent urban housing policy fore-fronting housing market revival and acclaimed nationally as highly successful (Jain, 2003)

4.2.1. The mega-city Kolkata

Demographically Kolkata is one of the 10 largest urban agglomerations in the world, yet exhibiting some of the worst housing conditions with statistically one-third of its 2005 population living in slums (Sengupta, 2005). By 2005 its population was 14.96 million and projected to reach 17.3 million by the year 2015. This demographic trend can only be sustained by a phenomenal infrastructure investment that requires concerted resources pooling from multiple sources including the private sector.

PPP has, therefore, been widely advocated for housing and infrastructure development in India through the National Housing Policy of 1994 which marked a significant transition from direct public sector housing provision (Sengupta, 2005). The policy promoted increased participation by the private sector and emphasized government's enabling function to boost housing supply through eliminating legal and regulatory constraints. Government of India's National Housing and Habitat Policy (1998), deriving from international documents such as Global Strategy for Shelter to the year 2000, emphasized twin policy thrust of enhancing and changing roles of the public and private sectors. As a result, in response to the international call and also the severe domestic resource limitations, Bengal Ambuga Housing Development Limited was formed in 1993, a joint venture with West Bangal Housing Board and Gujarat Ambuja Cements. West Bengal became the first state to start a PPP in the housing sector in India. Sengupta (2005) acknowledges that it may be too early, though, to comment on the outcomes of the partnership given the huge housing stock deficiency, although, the overall policy has had a good start and significant impact.

4.2.2. Public sector housing in Kolkata

The West Bengal Housing Board (WBHB) and the Kolkata Metropolitan Development Authority (KMDA) are among the multiple organizations and agencies that supply housing in Kolkata. Since 1972 WBHB has constructed 31 000 dwelling units and a further 34 000 rental flats in West Bengal (Government of West Bengal, 2004). KMDA is a relatively new entrant in housing and has about 10 000 housing units to its credit, with much of its greater contribution in other spheres of urban development of water and sanitation as well as upgrading projects (Sengupta, 2005).

Compared to over a million new households formed over the 30 years to 2002, scale of public housing production remained extremely sluggish and at that rate of production this implies a one public house constructed in every 13 new households. The quality of housing has also been plummeting. Moreover an estimated 66% of the 2 million households in Kolkata were living in one-room units by 1981 indicating a high proportion of over-crowdedness. An additional 20% million households lived in 2-roomed units and the remaining 14% in 3-6 roomed units (Chakravorty, 1991 cited in Sengupta, 2005). 20 years later the average occupancy rate for a quarter of Kolkata stood at 7 persons per room, with about 59% of the families living in one-room units (Hassan and Khan, 1999 cited in Sengupta, 2005).

4.2.3. The Rise of PPPs in Kolkata

The overt quantitative and qualitative housing shortages described in 4.2.2 above suggest that government provider approach in Kolkata in the last three decades only resulted in suboptimal housing investment (Sengupta, 2005) against a severe and growing housing shortage. The need for housing grew alarmingly, and the colossal demand against state government's dwindling budget led to the rise of the alternative paradigm of PPP. The WBHB and the KMDA adopted the PPP concept. This coincided with the enactment of West Bengal Building Act, 1993.

The influence of PPP in the housing sector has been immense with nearly every public authority in Kolkata contemplating partnership in one form or another (Sengupta, 2005). This became a story of total transformation from a public-provider socialist perspective to

a market oriented PPP approach. The model was expected to also boost macro-economic fortunes of the city through its investment multiplier effects (Deb, 2002 cited in Sengupta, 2005). The Real estate/construction industry provides a significant 16% of employment and is the second largest employer in India after the agricultural sector (Sengupta, 2005).

4.2.4. Indian Government Support of Housing Sector

Following the widespread adoption of PPP strategy, the Government of India, recognizing the link between real estate sector and the wider economy, maximized housing investment by declaring the sector as an infrastructure sector and annexed tax benefits to housing. As a result the housing finance sector underwent some measurable change which has seen the housing sector become more lucrative and phenomenal housing loans channeled to the sector.

4.3. Dynamics of PPP arrangements in Kolkata

This section discusses the critical partnership arrangements in Kolkata including financial, land supply, affordability and accessibility and the regulatory frameworks that govern PPPs.

4.3.1. Major Partners and Roles in PPP

The major public sector agencies in PPP schemes in Kolkata are the state agencies of the WBHB and KMDA. The private partners are large reputable indigenous business groups with established financial credentials. Sengupta (2005) identifies Bengal Ambuja, Bengal peerless and Bengal Development Consulting Limited as among the 5 mature PPP companies operational in Kolkata on a joint venture model with the state. Equity shares of the public partners range from 11% to 49.5% depending on the social content of the project (Mookherjee, 2003 cited in Sengupta 2005). A WBHB (Amendment) Act of 1993 made provisions for the majority of the Board of Directors of a PPP including the chairman to be nominated by the state government which also oversees contractual matters (Bagchi, 2003 cited, Sengupta, 2005).

An important aspect in the PPPs is the integral component of a cross-subsidy approach introduced, one, to incentivize private sector companies to invest in housing and, secondly, as a social concern to mitigate the potential impact of PPPs on LIG due to price deregulation. Major aspects of housing for LIG that include location, size and construction quality are all prescribed by the government. 10-15% of the total housing produced in each project was targeted for LIG or middle-income group (MIG). These houses would be made available at lower prices and disposed of with little or no profit, whereas the prices of high-income apartment housing are set at the discretion of the private partners.

Examples of successful housing projects under these arrangements are *Udayan* which was initiated by Bengal Ambuja. It consists of 1 600 dwelling units. Bengal Peerless Housing Company also constructed *Anupama* with 1 400 dwelling units out of which 73% of the units were set aside for LIG and MIG (those with a gross income of INR 2 500 (US$56) and INR 7 500 (US$167). Equally the KMDA ventured in a housing-cum commercial project, Hiland Park, in partnership with Kolkata Metropolitan Group Limited to build two residential towers of 25 and 22 storeys, a first project of its kind to introduce high-rise urban living in Kolkata (Sengupta, 2005). Furthermore it is observed that the state government, for its accountability to wider community, adopted a cautious approach to choosing its partners. Despite a flood of interested developers who could meet the minimum requisites, the state chose only less than a dozen private partners, a decade after embracing PPP. From the selection of potential individual households, housing co-operatives, NGOs and CBOs only private builders or contractors were taken on board.

4.3.2. Land Supply

Urban Land is an essential principal tool used by the West Bengal Government to maximize real estate activities in Kolkata. The City has been experiencing soaring land prices in tandem with the high demand for houses, buildable land and decreasing vacant pieces of land within city limits. The state government has been tackling the land issue

through multiple township projects (Sengupta, 2005) with the goal to accommodate as many urban residents on 3075 hectares of land.

One other approach is the state-administered land disposal which reserved 40% of the total residential land in New Kolkata Suburbian area for bulk residential use for development through joint venture companies and the remainder 60% is released to co-operatives and individuals outside the PPP arrangements.

Prices for LIG are cross-subsidized and fixed at US\$18/m^2 compared to MIG and high-income plots which range between US\$33/m^2 to US\$53/m^2. Stands in the LIG category are sold on a leasehold basis for 99 years with restrictions on any transfer/subdivision/sub-leasing for a period of 5 years. MIG/HIG plots are on freehold basis and thus free for market transaction

There are certain provisions contained in the premier land laws such as the West Bengal Land Reform Act and the Urban Land (Ceiling and Regulation) (ULCRA) which, in spite of their good intentions, land acquisition and ensuing legitimate transactions are extremely cumbersome (Sengupta, 2005). The stamp duty of 8-10% for transfer of land titles significantly adds to the acquisition costs and thus slows down the land assembly process. The ULCRA of 1976 is intended to increase land supply by applying a ceiling on urban land holdings, thus reducing land speculation and disposing more affordable land for housing. The Act has, however, been rendered ineffective as large pieces of lands came under litigation and were rendered unavailable for development resulting in sharp land prices due to under-supply (Rao, 2006 cited in Sengupta, 2005).

Access to and acquisition of developable land remains a challenge since the inception of PPP schemes' joint venture partners' attempts to involve themselves in land acquisition was initially challenged in the courts but it was ruled in their favour as having a public purpose and thus legally enabling them to acquire land for partnership projects in the city. Sengupta (2005) notes, however, that access to continuous supply of land remains elusive, particularly in prime locations.

4.3.3 Housing affordability and finance

Sengupta (2005) says that affordability and accessibility to housing are central concerns regarding minimum size and sale price of LIG units. The LIG units producers by the 3 major joint venture companies are priced from INR365 to INR600 (US$8-13/$m^2$ depending on the floor type. Ground floor units, for example would attract more than storey units. The cost price of US$8-13$m^2$ is significantly cheaper when compared to prices of similar units produced elsewhere by the private sector. The cross-subsidy strategy has helped the prices to be lower than is prevailing on the pure market system. This has enabled housing for LIG to be accessible and affordable to the poorest sections of the society.

There are, however, problems that have been anticipated in terms of affordability and accessibility owing chiefly to the low volume of new construction in the LIG category. In Kolkata affordability has been affected by under supply resulting in higher prices in turn. Sengupta (2005) notes that, in supply terms, the affordable housing produced by the PPPs was a small fraction of the total demand. This has led to the LIG homes to be subjected real price appreciation in the face of high demand unless production was substantially increased. Moreover the absence of mortgage finance facility for potential LIG buyers linked to PPP schemes, runs against the PPP goal of availing affordable housing. Eligibility criteria are often stringent and biased in favour of those with regular income from employment or business, thus rather elitist in nature. In practice, therefore, LIG cannot easily obtain loans to cover full cost of purchase of house, hence relegated to perpetual inaccessibility.

4.3.4 Regulatory Frameworks

In spite of the state Government of Kolkata's involvement in the PPP in the housing delivery, there are still some retrogressive regulatory constraints which if removed, would lead to reduced final prices for the dwelling units. The Times of India (2003) quoted in Sengupta (2005) claims that the prices of LIG homes could have been reduced by US$3.3 to 4.4 per m^2 if cumbersome clearances were expedited, and a building sanction fee for residential development in KMDA removed. While regulation is

necessary to regulate development, those facets of regulation that create unnecessary costs require refinement to create efficiency (Malpezzi and Mayo, 1997 cited in Sengupta, 2005).

It is important, however, to note that the involvement of state government through the key institutional agencies in PPP led to adequate prudential regulation and supervision of the whole PPP process. The involvement as equal share-holders partners has facilitated the process of obtaining permits, clearances and registration of property which under normal bureaucratic and traditional circumstances is lengthy and costly in terms of delays. It is reported that the private sector requires nearly 40 clearances from at least 15 departments of sewerages, water, land survey, land revenue, fire and pollution among others (Sengapta 2005).

It is, nevertheless, believed that there is room for improvement in the approval time, stamp duty rationalization, building sanction fees and increasing need to speed up PPP process through single window approval. Administrative fees need to be altered to suit the nature and social content of a project, with less profitable projects suggestively exempted from such charges, which introduces the right kinds of incentives.

4.4 PPP FOR HOUSING IN JAMAICA

4.4.1 Background to Joint Venture Housing Policy

The vision of the Ministry of Water and Housing (the Ministry) with respect to housing is to provide affordable housing solution within the framework of the National Settlement Strategy (Government of Jamaica (GOJ), 2003). The housing policy mandates the Ministry to plan, design and, implements national housing policies, strategies and programmes geared at enabling, facilitating and managing the development and construction of affordable and safe housing solutions for all Jamaicans by the year 2025. Thus its Habitat Agenda seeks to provide “Adequate shelter for all” and “Sustainable Human Settlements Development within an Urbanizing World”.

4.4.2 Joint Venture Policy (JVP)

PPP are commonly viewed as joint ventures in Jamaica and the main focus of the JVP document relates particularly to developments undertaken under the Housing Act and on lands owned by GOJ. The policy also provides guidance for developments undertaken on private land but being facilitated by the Ministry.

Following a National Shelter Strategy developed in 1987, an intensification of the enabling approach by GOJ in the 1990s led to significant investment in housing particularly by the informal sector which accounted for 50-70% of new housing. The Ministry then forged closer alliances with the private sector, other public-sector agencies, NGOs and other players involved in housing through joint-venture partnerships. The rapid evolution of this approach led to the formulation of the JVP by GOJ/Ministry.

4.4.3 Joint Venture Goal

The aim of GOJ (2003) through its housing policy is to ensure that adequate affordable housing solutions in-keeping with government policies are created to optimize the shelter delivery process. The programme also aims at cost-recovery of inputs but securing financial, economic and social benefits for the good of all stakeholders, especially the purchaser.

4.4.4 Stakeholder Benefits

The Purchaser: Stands to benefit from any subsidies obtainable from GOJ in the project that ultimately lowers the final cost of housing. One other benefit pertains to the advantage of living in well-planned community.

The Ministry: Stands to share profit from the joint venture project

The Private/Public Partner: - There are savings in cost elements due to faster approval processes, access to land, exemption from stand duties and transfer taxes, savings on subdivision approval fees and the general security of engaging in business with government.

4.4.5Types of Joint Venture Arrangements

GOJ (2003) states that the Ministry of Housing and the statutory agencies that fall under that Ministry are empowered to enter into JV partnerships with any national or international agency or institution as long as that satisfies the criteria. Primary stakeholders in the JV partnerships fall in two main groups being the public sector, which sets and regulates the legal framework and determines the allocation of public resources. The other group is the private sector which brings private resources in response to market signals and incentives provided by the public sector.

4.4.6 JV Partners

GOJ (2003) cites commercial entities, NGOs, CBOs and international agencies/companies as joint venture partners that can form public-private, public-public, public-NGOs or Private-NGOs-Public Alliances whether local or international partnership.

4.5Role of the Joint-Venture Partners

GOJ (2003) specifies the planning, management, legal, financial and other administrative requirements for government and private partners as follows:-

4.5.1 Government Responsibilities in Planning

- Ensure that the site to be developed is free of any encumbrances that can potentially impede development. The proposed housing development should also fall within existing settlements or development nodes. The Ministry should adequately prepare project brief/tender documents for submission to all interested developers.
- Ensure environmental considerations are fully taken care of to protect the natural resources, right from the preliminary stages of the project and thus ensure sustainable environment and land use practices.
- Facilitate land acquisition processes where required for the purpose of Joint Venture Projects as well as ensuring compliance with requirements pertaining to subdivision diagrams submission.

4.5.2 Private sector Responsibilities in Planning

- The partner must consider environmental impact in planning and mandatorily integrate environmental impact assessment (EIA) into all stages of project development that must necessarily promote sustainable and ecologically sound technologies
- The partner should also use appropriate technology to ensure maximum safety in the event of natural disasters such hurricanes and earthquakes.
- The partner must cause a properly designed detailed layout plan of stands to be prepared and submitted for approval.
- The partner is responsible and liable for all infrastructure works within the Defects Liability Period of 6 months for houses and 12 for general infrastructure.

4.5.3 Government Responsibilities in Management

- Declare the lands under the Housing Act at a cost to the project.
- Assess, monitor, report and evaluate the feasibility of the housing project. Also employ all the required project officers at a cost to the JV project programme.
- Provide administrative support and legal services at a cost to the project, typically ranging from 2-4% of the construction costs for JV developments and 1-2% for private sector facilitation developments.
- Provide technical resources but if not available within Government, these are to be procured at a cost to JV project.
- Ensure that where government subsidizes the project the units so produced are sold to first-time homeowners or to homeowners who intend to sell their current homes in order to purchase another.
- In the event that the immediate above is breached, ensure that the subsidy is removed from the cost of the unit in question and monies refunded accordingly.
- Appoint a committee to analyse feasibility of projects and make recommendations to the Board.

4.5.4 Private Sector Responsibilities in Management

The management roles of the partners as enunciated in GOJ (2003) include the following:-

- The company must be duly registered under the Companies Act of Jamaica and in possession of an original, valid Tax Compliance Certificate, Tax registration number, proof of payment of all applicable land taxes and public utility bills. Proof of current professional registration, where applicable, must be provided.
- The Company must also provide information on the Board of Directors, the Management Team, the majority shareholders and their percentages in the company. Also the names of the Auditors and Attorneys-at-Law for the Company must be provided.
- A company profile that demonstrate experience and competence in housing development or infrastructure development, project management or such development experiences related to housing during the past five years.
- All prospective developers must consent to background checks.
- The Partner must declare and submit to the Ministry any subcontract related to the project entered into for the purpose of obtaining loans or technical assistance.

4.5.5 Government Responsibilities in Financial matters

The financial responsibilities of the Ministry as stipulated in GOJ (2003) include:-

- Ensure that the owner of private land which will be used for the JV development is compensated within a mutually acceptable time frame.
- Obtain a return of no less than the market value of its land, unless otherwise approved by Cabinet for social housing, for example.
- Ensure that where Government provides lands for a JV Project, the Minister has the right of first refusal in the event of a sale of that land within 10 years of the date of transfer. The Minister has the right also to apply a 25% penalty of the capital gains ensuing from the transaction.
- Establish a joint venture escrow account together with the JV partner for accepting purchasers' deposits. A minimum of 10% of the total deposit is to be retained in the account until infrastructure is handed over to the local authority.
- Assist developers to access information to secure any financial or other benefits from Government and its agencies.

- Have the Joint Venture Proposal reviewed by an independent person or body so designated to ascertain the merits and limitations of each proposal.

4.5.6 Private sector Responsibilities in Financial Matters

GOJ (2003) gives the financial responsibilities of partners as:-

- The partner should be in a position to secure interim financing to develop project. The investment equity of the developer should cover preliminary costs and professional fees which cover 20% of the development cost of the project.
- The partner is expressly precluded from collecting any deposit to develop the project prior to opening of a joint venture account with the Ministry where all deposits and further payments received are immediately lodged to that account. Monthly settlements from the account should be made available both to the Ministry and the Partner.
- Overseas partners are required to source at least 30% of the interim financing from sources external to Jamaica–where interim financing refers to capital required to undertake construction apart from professional and related other fees. The partner must show ability to access at least 15% of the required financing within 60 days of signing the Joint Venture Agreement.
- The partner will not have to pay interest to the Minister on the value of land as long as the project is completed within the specified time frame. Interest, however, accrue if project is not completed within set time at a rate commensurate with the Bank of Jamaica Treasury Bill rate.
- The partner shall keep proper books of accounts of project and avail these for inspection by any authorized person by the Minister within 10 days of request. Failure to comply with the Minister leads to punitive and or legal action taken as necessary.
- The partner shall demonstrate that any savings obtained as a result of the Minister's involvement in the development process will accrue to the purchaser.
- Provide proof of ownership of land or consent of owner(s) of land for development and provide proof that land is free from encumbrances and occupation.

- Ensure that all deposits and other monies received in respect of land or housing units are lodged in a trust account opened specifically for that purpose.

4.5.7 Legal Responsibilities

The Ministry must ensure that all provisions of relevant laws are adhered to, being Housing Act, 1968, the Natural Resources Conservation Authority Act, 1991 and the Financial Administration and Audit Act. Development would be further guided by the Town and Country Planning Act, 1958; the Real Estate Act, 1987; The Local Improvements Act, 1914; the National Land Policy, 1996 the Parish Council Building Act and the Registration Acts.

4.6 COLLECTIVE DUTIES AND OBLIGATIONS OF THE PARTIES

The GOJ (2003) Housing policy statement also provides for collective duties and obligations for the parties as follows:-

- Financial withdrawals for work done and materials supplied for the development is administered as per the Real Estate (Dealers and Developers) Act.
- Facilitate the appointment of a 6-member committee, with 3 nominees of the Minister and 3 of the Developer for the purpose of administering the development and making decisions from time to time. The committee meets, at minimum, on a monthly basis throughout the project life.
- The committee shall ensure that the sale prices of plots and/or units are jointly set based on the development budget of the Ministry and the Developer.

  Any modification in the sale price must have the written approval of the Minister.
- The Committee approves the project team and has the right to appoint a Quantity Surveyor or other professionals to monitor progress of work.
- The JV partnership can be terminated if any joint venture partner breaches any of the obligations under the Agreement and does not remedy it within 60 days of receipt of written notice to effect remedial action but may not necessarily be terminated if remedial action is commenced although not concluded within stipulated time. Also where a joint venture partner becomes bankrupt or goes into liquidation either voluntarily or compulsorily.

4.6 Conclusion

The two cases examples of India's Kolkata and Jamaica's Guidelines on PPP are very elaborate and clear case situations in developing country contexts. While there was no case study of a project that was implemented and reviewed in this study for Jamaica, its guidelines ambly testifies that housing PPPs are formally and properly guided. Likewise, the Kolkata case study has also proved that once sound mechanisms of legal, financial, administrative and other modalities are put in place PPP strategy can be successful.

CHAPTER FIVE: RESEARCH FINDINGS

5.0. Introduction

This chapter presents the data gathered during the empirical phase of the study as guided by the 15 semi-structured in-depth interviews performed with major stakeholders of housing in the NHDP under the PPP arrangements in Masvingo City. Tables, figures, graphs and photographs have been widely used to present results from the various interviewees and key informants. Each research objective, as represented by the research questions is answered by presenting findings that relate to it with all sub-questions under the research question exhausted. Patterns and trends of responses to questions emerge which leads to discussion and analysis of the research findings in the next chapter. Thus interview questions were directly linked to the three (3) research questions. The results for each of the 3 questions and further probing questions are presented separately directly linking them to each of the objectives. The research data is also presented in narrative form apart from the tables, figures and photographs.

5.1.0. Results from Research Sub Question I: *Legal, administrative and technical arrangements for operationalization of the PPP*

Research question I sought to determine the arrangements in terms of institutional frameworks and mechanisms put in place in the setting up of the PPP housing model. The responses served to identify themes and perspectives relating to how PPP has been operationalized in this context. Respondents were asked questions 1 to 5 attached as Appendix B and the resulting responses were analysed into a frequency distribution based on the number of participants. The emerging theme(s) are various presented in form of boxes, tables and graphs. As responses tended to be complex, detailed and elaborated I have paraphrased them, in some instances, into smaller sets of themes or conceptual phrases.

Below are the specific semi-structured questions asked but other pertinent probing questions are not reflected here:

5.1.1. ***"How do you view PPP arrangements put in place in terms of planning, legal, management and financial systems in the Victoria Ranch Housing Project?"***

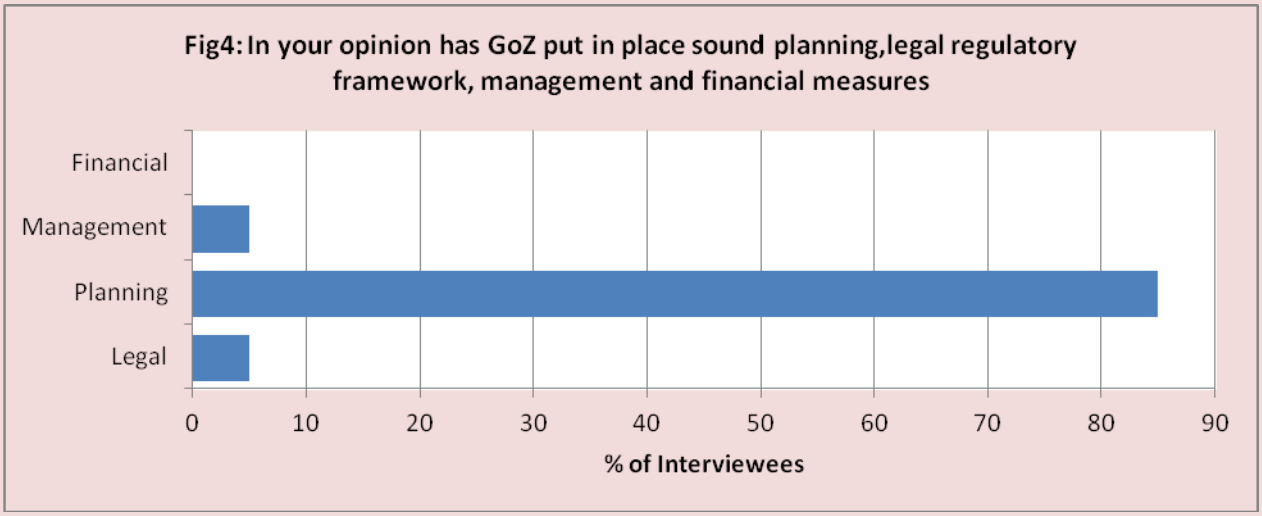
For this question and question 5.15 below I deduced an emerging theme from the several individual excerpts that ascribed and pointed to one general view. In the same vein I also counted

how many of the total interviewees aligned with that line of thinking to determine, quantitatively, the significance of the thinking, concern, strength or weakness as the case may be. Thus for tables 2 and 3below such a methodology has been adopted. Also note that "planning" has been included as part of the package of the arrangements or activities that ordinarily required to be done by the PPP.

Although some respondents indicated there were some kind of arrangements that have been put in place by GOZ, its provincial structures and agencies, the dominant view was that this is one area the state has not addressed satisfactorily. The arrangements were very weak. There were criticisms about the vagueness of the national housing policy and statutes on PPPs and a lack in the provision of funding for the implementation of this new model of housing delivery.

See box 1 below for more details:

Box 1: Planning, legal and regulatory, management and financial arrangements.



Comments : 85% of the participants view GOZ as having done very well in the planning in terms of the stands sizes and acquisition of land. Only 10% stated that GOZ had fulfilled some of the legal and regulatory mandates it is ordinarily expected to make. Only 5% were of the viewed GOZ as having facilitated some management mechanism to guide the PPP framework in Masvingo City. None of the participants felt GOZ did anything with respect to financial arrangements.

Highlights of responses

It came out vividly clear that GOZ did its best by acquiring urban and peri-urban land to meet the required several thousand housing units after the exponential rural–urban migration and operation *Murambatsvina* led to acute housing shortages. The major weakness of government is "to make a correct decision on the eve of an election, unfortunately without time or follow up on the decision to

give fuller guidelines of how that is going to implemented thereafter" remarked one respondent. Further, another respondent remarked GOZ gave land but put virtually no control benefit mechanisms in place in the joint venture approach. The 10 000 homeless figure was known in Masvingo City but "GOZ apparently did not know who the homeless are because they should have put in arrangements for the poor of the poor to benefit." Only one cooperative out of the 10 developers holds the hope for a better managed, regulated and fairly transparent system to housing delivery as private developers are not managed or regulated at all.

There are no checks and balances whatsoever on the financial operation of the developers in the Victoria Ranch except, to some extent, for the co-operative.

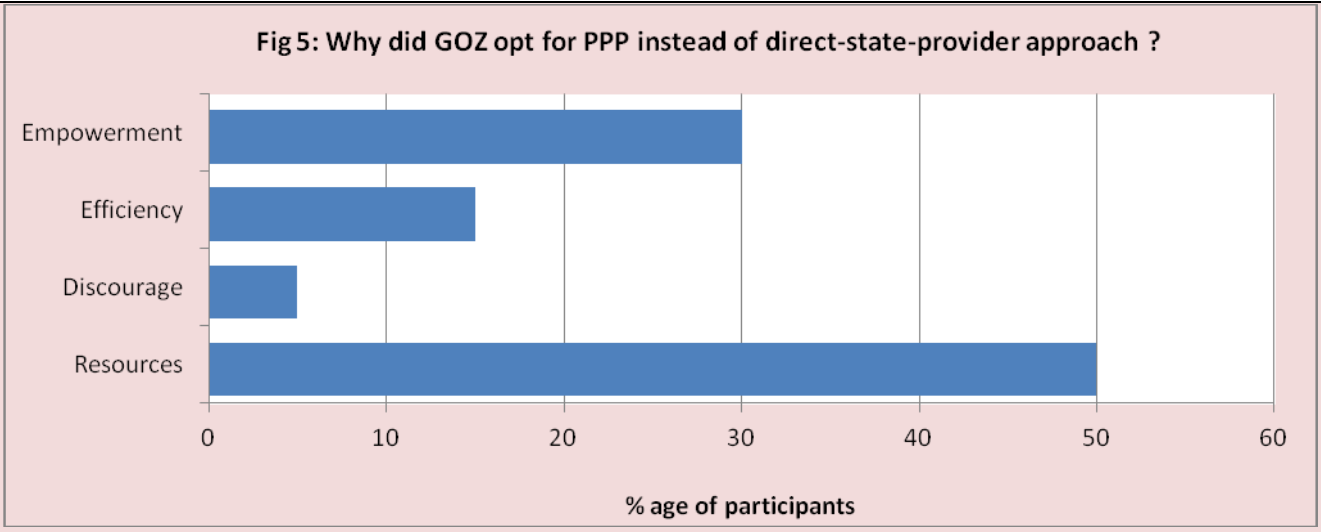
The general emerging views and themes thereof about what GOZ has done have been summarized below:

Table 2: Emerging perceptions from stakeholders' perspective

Rank	Theme	Excerpts from the interview	counts	%
1	Increased land supply	"Much thanks to the land acquisition of peri-urban farm land for the cause of housing expansion" "Acquisition process still unfinished which threatens security of theme " "At least as many disadvantaged people can benefit from the public land"	13	86.67
2	Controlled development through planning survey	"GOZ is commended for not only acquiring but planning through a subdivision layout planning" "Development has also been guided through cadastral survey hence not haphazard"	12	87%
3	Regulatory framework and legislative environment	"GOZ has not put in meaningful framework to guide the PPP model" "The arrangements are at the dictate of the private partners" "Ministry of Local Government has not put in place land management, technical and other arrangements to guide development"	11	73.3%
4	Decentralization – decentralization confusion/paradox	"The PPP arrangement avoided the local authorities with GOZ "taking" back the decentralized function" "The Masvingo City Council and Masvingo Rural Council were not integrated into the planning and implementation processes until at later stages"	10	66.67
5	A lack of transparency in financial , and management arrangements	"Criteria for selection of developers was not strict on financial soundness" "Developers should have been mandated to opened trust accounts" "No known accounts audits done yet" "Major infrastructural services required financial capabilities of established companies for developers"	9	60
6	A need for a technically multi-disciplinary Committee	"The housing committee under the provincial administration is inactive" "The committee is merely allocating stands to developers without thoroughly vetting the developers, hence ineffectual" "It lacks experience in housing of such arrangements and lacks on-the-ground realities"	9	60

5.1.2. *In your view why did GOZ opt for a PPP approach instead of the provider-approach?*

Box 2: Why GOZ opted for PPP instead of direct state–provider approach



The majority of these opinion survey participants (50%) believed that it is resource constraints coupled by years of serious economic strain. Partnership in the production of the housing has been viewed as a viable alternative. 30%of the respondents felt that GOZ is keen on empowerment of the indigenous peoples and companies and thus the construction industry benefited from the empowering PPP arrangement in the housing delivery. 15% felt that the private partners are known for efficiency in terms of costs and time and therefore more effective in delivery than government. Only 5% were *knowledgeable* about the fact that IMF had discouraged GOZ through ESAP to desist from directly providing for such services but to rather leave them to the private sector.

Selected quote

"The GOZ has witnessed very difficult macro-economic conditions that have seriously reduced its capacity to fund housing and many other fundamentals in the urban areas"

5.1.3. *"Does the PPP arrangement include any monitoring and or evaluation of the various processes? Are audits for checks and balances ever done?"*

The study deduced that there is neither a supervisory committee nor Government Department that is explicitly mandated to oversee the PPP model. As a result there are also no audits for checks and balances whatsoever since the scheme was established. Lately Masvingo City Council and Masvingo Rural District Council through a Memorandum of Understanding have moved in to intervene as the project has had no authority to monitor, direct, or evaluate

progress except for one *Vashand*i Housing Cooperative whose operations are guided by the Small, Medium Enterprises and Cooperatives (SME) Ministry.

The SME Ministry confirmed that the *Vashandi* Housing Cooperative was the only housing cooperative that is properly registered and constantly remitting returns in the form of the Chairman and the Supervisory Committee's Reports amongst other reports and minutes of the annual general meetings in compliance with that Act. The ministry indicated that there were clear checks and balances on the housing cooperative and that, so far, the housing institution was run successfully, notwithstanding inherent conflicts in leadership dynamics. The Ministry indicated, however, it is empowered by the Act to inspect, audit, or conduct an inquiry and may take over the cooperative if it fails dismally.

5.1.4. *"What modalities and mechanisms have been put in place to safeguard beneficiaries from unscrupulous practices?"*

The majority (90%) of the respondents felt that there were no clear mechanisms whatsoever to safeguard beneficiaries from unfair pricing of the serviced stands. Some pointed to some media reports of bogus land developers who are allegedly fleecing would-be beneficiaries of their hard-earned incomes. A local weekly tabloid *The Mirror* of 07-13 January, 2013 carried this report, "*Government descends on bogus housing schemes- The Minister of Local Government, Rural and Urban Development, IgnatiousChombo has said officials from his Ministry will soon descend on Masvingo to investigate bogus housing schemes that are swindling desperate home seekers of millions of dollars".*

5.1.5 *"In your view what weaknesses and strengths exist in the administrative and related arrangements and how could these be improved?"*

The following table illustrates the most common views on the weaknesses and how
They could be overcome.

Table 3 Weaknesses and strengths in the administrative and other arrangements.

Rank	Theme	Excerpts from the interview	counts	%
		WEAKNESSES		
1	Regulatory and legislation guidance	"There is no clear policy guidance on how to engage land developers in the recently adopted partnership in housing" "National Housing Policy does not clarify who does what in the new model" "No mechanism to guard against low-income earners from being fleeced"	12	80
2	Multi-faceted and over-subscribed Ministry of Local Government Public works and National housing	"Ministry is overwhelmed by various functions and does not engage or relegate some aspects of housing to other specialist government and public agencies" "The local authorities were not adequately taken on board" "There are limited expertise and competencies within the Ministry in such housing programmes"	10	66.67
3	Developer-selection criteria	"The selection of partner developers not based on merit" "The capabilities and experiences of developers questionable"	8	53.33
		STRENGTHS		
1	Improved land supply	"Availing land is the fundamental aspect to the credit of GOZ" "With the land , the majority homeless should be housed"	13	86.67
2	A ready self-help process	"The populace of Masvingo City in particular is peculiar in that, they are ready to build houses through their own means be it from a serviced or subserviced stand"	14	93.3
3	Political will an opportunity for PPP	"There is great support by GOZ and the political leaders on the partnership" "The project is politically favoured to produce large quantities of housing to meet the needs of majority poor' "Fiscal constraints on GOZ make partnership a favoured approach politically"	13	86.67

4	Location of the housing scheme	"The Victoria Ranch housing scheme is just but an extension of the Runyararo West High Density suburb in Masvingo City and well-sited" "At least that location is favourable to low-income being about 7kilometres away from city centre"	13	86.67

5.2. Results from Question 2: *Obligations and achievements of the Private Partners.*

The following section particularly illustrates the views of the land developers – as represented by the 3respondents being December 12 Housing Scheme; the *Vashandi* Housing Cooperative and the Victoria Ranch Consortium, in respect of their delivery mandate, their achievements and challenges met so far in the implementation of Victoria Ranch Housing Project.

For a background , GOZ through its technical arm, the Department of Physical Planning, prepared a spatial planning framework in the form of a subdivision layout plan for Victoria Ranch in terms of the Regional , Town and Country Planning Act, 1996, which yielded a total of about 10 000 residential stands and other ancillary uses. The dominant use is the high residential component comprising mainly of low-income density stands and a few for medium income earners. The thrust of GOZ was to quench the ever rising demand especially of the majority poor (NHDP, 2003).

Research question 2, therefore, elicited information pertaining to achievements the private partners have made the opportunities and challenges faced in the process and how they think the approach could be enhanced. Project implementation started in the year 2006 to date for most of the partners.

5.2.1. *"As private partners and developers what role have you played in the delivery of serviced stands and housing in this project? Elaborate on the planning, management and financial as well as other obligatory requirements."*

On environment planning, the private partners instituted an environmental impact assessment (EIA) for the global housing project as required by the new Environmental Management Act. The Act specifies housing development as a prescribed activity where an EIA is mandatory. The partners indicated that they are implementing the project with environmental sensitiveness as guided by the EIA in order to attain a harmonious and ecologically sound environmental praxis.

Open spaces and the generous buffer zones to stream, rivers, power lines and other utilities have generally been observed.

All the 10 private partners have also engaged land surveyors to demarcate the stands and all the stands in this phase one of the project are titled-surveyed.

On financial requirements, the developers indicated that they had gone through a screening selection process administrated by the Ministry of Local Government at provincial level. The developers' selection criteria included, among other checks, financial soundness as evidenced by bank balances. The developers indicated that the amount required was not based on only technical calculation of the amount of work they would do as there were neither engineering drawings for sewer, water reticulationnetworksnor road designs. In other words there were also no bills of quantities to determine how much capital was required for project, hence no basis for how much each developer was required to show up.

Finally, as the economy of Zimbabwe and the financial sector has been undergoing serous distress since the new millennium, the partners were unable to secure funding from financial institutions or government. This implies that the private partners either have to use their own financial resources or solicit for beneficiaries contributions to develop the residential stands in terms of surveying, water, sewer and road construction. According to the 3 developers interviewed, the only available option is to use beneficiary contributions by making them pay upfront for the services that are not yet in place. What this arrangement essentially means is that the developers simply receive and incrementally develop the area using beneficiaries' financial resources, making the Victoria Ranch PPP model unique indeed!

5.2.2. *"How transparent are your operations on financial matters, pricing of stands and allocation of stands?"*

On whether the monies received in respect of the infrastructural services and for some core housing units so far constructed are lodged in a trust account opened specifically for the purpose, only the cooperative was doing so. The other private partners admitted that they were never audited or checked financially or otherwise by government or an appointed committee since the start of their operations. Asked whether the situation does not lead to possible abuse of the

beneficiary's contributions, other interviewees pointed to alleged widespread cases of misuse and mismanagement of the financial resources.

On pricing of serviced stands and or housing units the developers indicated that each developer uses his own pricing system. The system is basically based on how much each developer estimates to be the costs related to the engineering services of survey, sewer, water and road construction including administrative costs. All developers vehemently rejected the allegations of stand selling saying the land was freely given by GOZ and beneficiaries were only paying for costs services and other related costs.

Asked what the price range of stands are for the low-income category the 3 developers indicated varying prices ranging from no less than US$ 3500.00 for the smallest stands of 200m^2 in size to US$5 000.00 for bigger stands up to 400m^2. This price range is not significantly different from the existing market prices obtaining in the real estate in Zimbabwe. The research also established that there are many beneficiaries who have already paid up for their stands, ironically negating the developers' assertion that beneficiaries are incrementally paying for theyet-to-be serviced stands in terms of sewer, water and road construction.

One issue that came out from the study is that the developers have no control whatsoever to prevent beneficiaries from selling the stand to a second or third party beneficiary for a profit. Moreover as the allocation is based on first-come-first–served and on the capability to pay a deposit and incrementally pay off over a specified period usually no more than 3 years, it was deduced that there is no mechanism to benefit many of the low-income earners. The only opportunity for such low-income people is to pay an initial deposit of not less than US$500.00 (for nearly all the developers) and then pay off the balance in 3 years.

5.2.3 "*How efficient have you been in delivering the services?"*

Each of the respondent private partners viewed the efficiency question in a different way but all pointed common problems that the PPP model has met. December 12 felt that the process could have run efficiently, cost effectively and could have been concluded now had the programme been well-planned and coordinated by GOZ and agencies. The developer revealed that there are serious water problems whose availability and sufficiency for such a huge project was taken for granted from the initial planning of project. It has since dawned that the Municipality of

Masvingo has no such capacity and currently massive water augmentation processes are taking place to boost the supplies. The other partners also pointed that, apart from the water supply, sewer reticulation capacities of existing major trunk lines has since been far exceeded. As a result a new trunk line that runs parallel to the existing system was needed. A new sewer network is currently underway from the scheme all the way to the existing sewage treatment plant, courtesy of funding from GOZ. The treatment plant also requires upgrading to accommodate additional volumes of sewage from the several thousand new stands.

As a result the developers pointed out that production of serviced stands has been seriously delayed. In order to deliver the stands to beneficiaries, it is reported the developers had to seek political audience to allow for alternative temporary water and sanitation methodologies in the form of a new eco-sun sewage disposal methodology, borehole water and ventilated pit latrines as shown in***figs6-8 below***.



Photographs 1-3 above show the sky loo toilet, the borehole water and ventilated pit latrine in Victoria Ranch. *(**Source**: Author's, 2014*)

It can be concluded that, overall, the delivery system was not efficient owing chiefly to challenges related to water and sewer capacities of Masvingo City Council.

5.3 Research Question 3: "How is PPP faring in its quest?"

This research question seeks to consolidate the views of the various participants in this interview on the various aspects on how the PPP has performed.

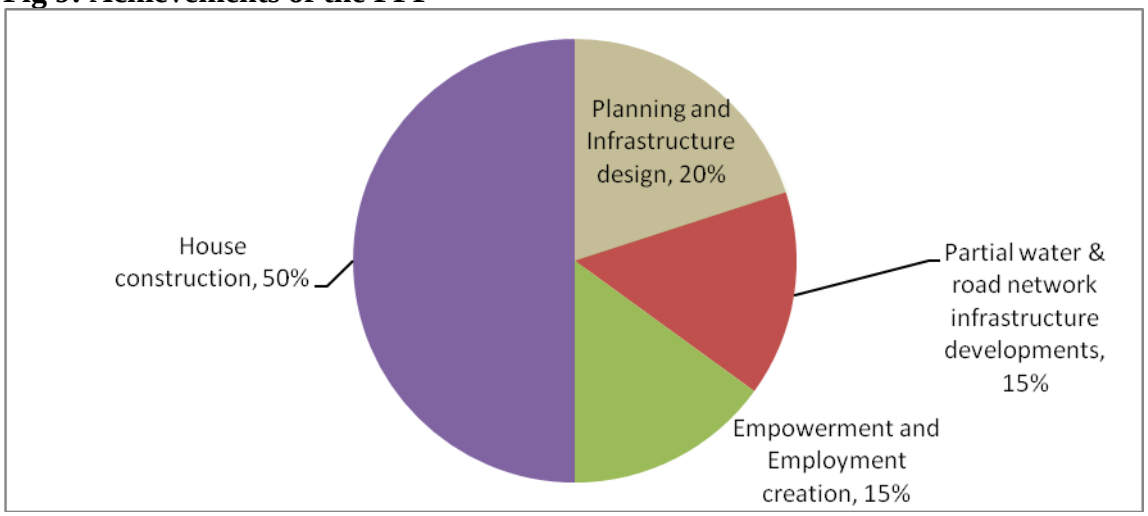
5.3.1 Question 1: ***"Do you think the PPP delivered on its ambitions particularly with regards to low-income and economically weaker groups? How many of the planned 10 000 stands have been serviced and allocated? How are the distributional and beneficiation scenarios like?"***

The interviews done across the spectrum of the participants gave insightful opinions about the performance of the PPP scheme. Firstly, it was revealed that since initiation of the PPP model in Victoria Ranch in the year 2006, a total of 3200 residential stands have so far been developed to various levels and have been allocated to beneficiaries. It also emerged that the responsibility to allocate the stands rests with the developers and the cooperative and not GOZ nor its structures. Whether the allocation responsibility was relegated to the developers by design or default remains an elusive question as GOZ is conspicuously out of the process and, in the process lost accountability and relevance in this regard. This could be a potential source for distributional inefficiency and loss of the necessary oversight over the allocation process.

Although there were some opinions particularly from developers that the programme had done well for the low-income and the economically disadvantaged communities in Masvingo City (40%), the overall view from the survey was that the PPP approach has not addressed the original fundamental intentions and visions of GOZ (60%).

Of those who felt that the programme has fulfilled the ambitions of GOZ, the following figure depicts pictorially the developments cited as significant achievements albeit the challenges of inadequate water provision and the inability of the existing trunk sewer reticulation to carry any extra load.

Fig 9: Achievements of the PPP



Pie chart summarizing the achievements of the PPP arrangements from the perspective of key stakeholders. ***Source****: Author's, 2014*

As highlighted in the chart above the major achievement was the construction of over 800 housing units albeit under "parallel" development. As alluded to earlier on, the houses are at various stages of physical completion but uses ventilated pit latrines sanitation typology and the recently introduced sky loo (ecosun) toilets. For bigger stands, septic tanks and soak-away have been used.

The parallel development approach was explained as originating from the alleged unwillingness of Masvingo City Council to connect the Victoria Ranch Project to the sewer and water mains. Masvingo City Council, however, argue that the current design capacities for the existing infrastructural services are unable to cope with the extra load from 10 000 residential and other ancillary uses, constituting about a third the current residential stock in the city of about 30 000 units. There is still need for a massive water augmentation process that, according to the source, will be completed by the year 2016. Below are the main water and the new trunk sewer line that runs parallel to the existing mains line currently being erected to service Victoria Ranch Project, ***See figs10-11 below***



Photos above shows: left, a trunk sewer line under construction and right, a major waterline to project site.
Source*: Author's photos 2014*

I argue that the planning of such critical infrastructure (water and sewer) were supposed to be done by GOZ in the initial design of the project.

Apart from these two highlights discussed, the PPP is said to have created employment in the construction industry in Masvingo. Some of the respondents believe that the process was empowering as it promoted the indigenous developers and the spirit of cooperativism and a self-help approach was essentially adopted in the process. And one key interview from local government had this to say:

"GOZ said it has played its part (to provide land). People have to organize themselves to get what they want and put in the required infrastructure for a habitat, even through a developer or cooperative." ***Interviewee 9, personal com. 2014***

Yet the majority had a different view altogether. They apportion a large part of the failure of the PPP model to GOZ as it did not put in any mechanisms at all to guide, control and regulate operations in the Victoria Ranch Project. Commenting on the beneficiation ratio, one respondent remarked "

"GOZ was very clear about the 10 000 housing waiting list in Masvingo City after decades of ineffective housing policy , but it did not find out who were the majority in that list." ***Interviewee1, personal com. 2014***

And another had this to say:

"If private companies are involved and no mechanisms are in place for checks and balances, count the poor out of that process" ***Interviewee 15, personal com. 2014***

And finally, one was critical of the operations of the developers given the free line of play and said:

"Just check the style of lavish living of the developers and their employees and that tells it all" ***Interviewee10, personal com. 2014***

5.3.2 Question 2: ***" What needs to be done to spruce up the Victoria Ranch PPP model to make it a sustainable and workable housing production and supply model that can also potentially address low-income housing supply?"***

The following table summarizes what the respondents felt should be done to attain a workable PPP arrangement

Table 4: Summary of recommendations for a workable PPP arrangement

Rank	Excerpts from the interview	Total counts	%
1	"The PPP model enshrined in the National Housing Policy should be elaborated to give clear guidelines which implementers can easily follow"	13	86.6%
2	"GOZ should put in place all mechanisms (planning, legal ,management, financial and other arrangements)"	13	86.6%

3	"Financial operations in the PPP model should never be a preserve of the developer alone as this creates room for financial mismanagement"	12	80%
4	"GOZ should set conditions for the inclusion of the low-income and strictly ensure that those benefitting qualify in the beneficiation criteria"	12	80%
5	"GOZ should employ technically competent personnel who advise, monitor and evaluate the efficiency of PPP projects and not rely on provincial staff that has other mandates."	11	73.3%
6	"Genuine projects that are initiated during election campaign should be sustained in the post-election period as some of them are what people really want"	10	66.7%

5.3.3 Question 3: *"How else could urban housing delivery be stimulated in Masvingo City and in the country in general in the wake of ever rising demand?*

The respondents to the study interview proffered a number of alternative approaches that can lead to an invigorated housing supply in Masvingo City and in other cities and townselsewhwere. As much as many see a lot of merit in the PPP approach they suggest that 2 other paradigms be explored and revisited being the support paradigm of self-help (aided and unaided) and the cooperative as well as the state- provide approaches in that order.

One of the respondents remarked

"*It is a foregone conclusion that GOZ and the private sector will not deliver adequate shelter needs to the low-income and the economically weak sectors in the city but we have to gird ourselves for self- help incremental processes"* ***Interviewee10, personal com. 2014***

The above remark carries some reality about the more common housing delivery approach in Masvingo. During the many visits I made to Victoria Ranch, several self-help initiatives were taking place.

One more commentator had this to say:

"Very few Zimbabweans build houses with money from the banks or mortgage loans. See how Runyararo West and Rujeko Townships came about, amazing!"***Interviewee4, personal com. 2014***

While these townships and others in Masvingo City are outcomes of aided self-help, it should be borne in mind that such processes normally exclude others with lower incomes and poor communities.

The Provincial Head for Small and Medium and Cooperative Ministry also pointed to the cooperative concept as one self-help approach that can potentially help deliver housing in Masvingo. The example of *Vashandi* Cooperative covered in this study was cited as one such example. He had this to say:

"Cooperatives target the poor of the poor-the grassroots, the least paid and those selling street wares are also able to get a house since many people can pool their resources together until everyone has a house" ***Interviewee10, personal com. 2014***

There are also others who still believe that housing provision is be primarily the mandate of government, particularly to serve the civil servants (who are lowly paid in Zimbabwe) and other disadvantaged sectors of society.

5.4 Other Emerging Outcomes from the PPP Process

This section serves to concretise the findings above from the in-depths through a complimentary evidence from the several site visits I made to enable an on the ground reality.

5.4.1Significant Housing delivery

There are 3200 residential stands in the first phase of the Victoria Ranch development that have been serviced to various levels since the inception of the project in 2006. Perhaps a significant achievement from the process is that about 800 housing units (being about 700 units under self-help and about 120 core houses by *Vashandi* Housing Coop) have been developed to various super-structural levels. A look at the photographs below portrays some significant development from the self-help and also the core housing approach where developers have especially concentrated on servicing save for *Vashandi* Housing Coop.



*The three photos**, Figs,12-14** above indicate some of the developments in the project**. Source** author's, 2014*

However the numbers of housing units that have been completed through self-help process, apart from 120 core-houses that were built by *Vashandi* Housing Cooperative in partnership

arrangement with a Canadian development partner, is amazing and a bit strange given that construction started just recently under harsh economic circumstances obtaining in Zimbabwe and extremely low salaries for the generality of the working people. This raises questions as to who the beneficiaries in the Victoria Ranch scheme are. Could it be the GOZ targeted low-income and other homeless groups? Has the scheme not been hijacked by a few higher-income groups who now own multiple houses that have been obtained through loose arrangements in the PPP systems? What with such beautiful houses that are coming up in the scheme built up within a relatively short space of time since 2012?




The two photos, ***fig 15-16 above****, show some of the beautiful houses coming up in the project site since the beginning 2012****: Source****: Researcher's, 2014*

5.4.2 A Peculiar Parallel Development

There is parallel development taking place in the Victoria Ranch Project. NHP (2012) defines parallel development as "a housing development strategy that allows for the construction of housing and infrastructure to start simultaneously." Incremental development is also defined as allowing the developer to start putting in essential services of water and sanitation to allow the beneficiaries to start occupying their stands.

Going by the definition of parallel development given above, then the development in Victoria Ranch could best be described as a peculiar parallel as all the housing units have not come up with corresponding basic infrastructure of water, sewer and roads being put in place. It is a matter of putting the 'cart before the horse' situation which is bound to result in serious problems especially in terms of sewerage. Trenching for sewer pipes when buildings are already in place can potentially encounter serious challenges with regards invert levels as chances of hard underneath rock are high. Blasting of such a rock may cause extensive damage to the structural strength of the building(s).

Moreover, with small high density stands, the resolve to use on-site sewage disposal systems of ventilated pit latrines is questionable given the limited building lines (the minimum allowable distance from building to the stand boundary). Vashandi Housing Cooperative revealed that it has constructed only 10 of the VIP latrines out of the estimated share of 300 completed housing units. The service ratio of 1 toilet to 30 households indicates that the sanitation facilities are, by far, inadequate when compared to, for example, RSA's Social Development and Advisory Services which recommends one pit lined toilet to every 5 households (Crous, personal communication, 2013). A new sanitation sky loo "ecosun" urine diversion dry sanitation methodology that was demonstrated recently has not yet been warmly embraced and replicated. There is apparent resistance from the Masvingo City over the sanitation typology.

Since water supply is dominantly borehole-supplied, there are fears that underground water supplies may be contaminated by the on-site sanitation typology of pit latrines. Ministry of Health, like other ministries, is not sure if the Victoria Ranch Settlement and the developments therein are legal and above board for them to provide services, when in fact the settlement is a creation of the GOZ. The only difference is that there was never inter-sectoral institutional collaboration and, as a result, no consultations and engagements were done unlike in other integrated housing schemes. To make the water supply situation worse, there is no guarantee of a reliable reticulated water supply from Masvingo City until year 2016 when an on-going water augmentation process will be concluded. There are high chances that there shall be epidemiological disease outbreaks in the scheme area before a potable water source is put in place.

5.4.3 An Emerging Self-help Incremental Process

As discussed in the parallel development section above, most of the developments in Victoria Ranch can best be described as outcomes of a dominantly self-help process. This includes the housing cooperative and the people's housing processes. The majority of the people have adopted a self-help approach to constructing the superstructure of the housing with limited financial or technical assistance from the developers, the GOZ or financial institutions as shown in Figures 17-18 below:



Fig 17-18*Self-help processes in the project*. ***Source:*** *author's, 2014*

With initial processes of site developments having been done by the developers, this gave the beneficiaries a launch-pad to start to develop houses on their own. As Landman and Napier (2010) conclude in "Reconsidering state provision, aided and unaided self-help in South Africa", self-help are re-emerging to be a central component in the housing delivery since the resurgence of interest as prompted by writings of John Turner in the 1960–1970s. Gilbert (1999) found that most governments in poor countries are encouraging self-help production and that in Africa people living in cities have mostly been housed under self-help housing conditions. Incremental self-building on serviced or rather semi-serviced land is very common in the Victoria Ranch Project as it is considered uncomplicated and most efficient solution to people's housing problems.

5.4.4 Low prioritization of housing problem

It was deduced from the study that the GOZ has accorded relatively low priority to housing particularly with regards to putting in mechanisms that specifically targets to benefit disadvantaged groups. This finding confirms Van Vliet (1990) and Drakakis-Smith (2000)'s assertions that many developing countries particularly from Africa persistently accord relative low priority in their overall scheme of national development. Huyck (1986) also observes that most African States prioritise other more pertinent and pressing sectors leaving housing with few resources. I am convinced that the Victoria Ranch Project cannot be interpreted any much differently, notwithstanding GOZ's remarkable supply of free land. Yet I argue that the Victoria Ranch Project did not quite require more of financial resources than mere operational mechanism and frameworks. Or could it be that GOZ was precisely intent on allowing a self-help approach after the offer of free land? However, as no infrastructural services were put in place, this could be tantamount to championing informality which had been vehemently decampaigned by the Operation *Murambatsvina*in 2005. If the self-help approach assumption was true, I further argue

that the assumption that private developers who are also in this arrangement have enlightened self-interest in social welfarism is wrong and GOZ could be disempowering the people originally intended for empowerment as private sector is characteristically profit-oriented.

5.5 Conclusion

This chapter has investigated and presented the perceptions and opinions of the Masvingo on the operations of the newly introduced PPP housing policy as represented by key players and stakeholders in the housing and construction industry. The findings are further authenticated by on-the ground observation and field trips that the researcher made. Overall, the chapter confirms widely held conclusions that PPP may only be viable if proper mechanisms are put in place by government (UN-Habitat, 2011, Sengupta, 2005 and GOJ, 2003). What is peculiar in this case is the manner with which PPP has been embraced and adopted by GOZ to mass deliver housing to the low-income and the poor and thus "fulfill" longtime "Housing for All" dreams spanning several years now. The participants' perceptions and views on how the PPP performed together with other findings shall be instrumental in the following analysis chapter and the recommendations thereof.

CHAPTER SIX: Discussion and Analysis of Findings

6.0 Introduction

The preceding chapter presented findings of the PPP study in Masvingo city. In this chapter, a discussion and synthesis of the main findings and emerging themes from the research are presented. Various themes have emerged from the research questions on the arrangements put in place to operationalize PPP in Zimbabwe, the obligations and achievements of the private partners and Government of Zimbabwe (GOZ) as well as the perceptions and experiences of key stakeholders and participants in this housing discourse. While this chapter is largely informed by the empirical data gathered from the informative in-depth interviews, the discussion is also founded on the insights from the secondary data discussed in chapters 2, 3 and 4. In short, this chapter aims to give a balanced analysis and synopsis of the findings by especially underscoring the major ideas emanating from the study.

6.1 Land Supply

There is no problem whatsoever with availability of raw land for urban expansion in Masvingo City and its immediate peri-urban environments, courtesy of the GOZ-initiated compulsory land acquisition that occurred at the start of the New Millennium and several tens of thousands of developable land was availed. As for Sengupta (2005) and NHP (2012), land supply is usually one of the biggest challenges that can potentially retard successful housing delivery processes. Furthermore, traditionally the urban land acquisition process involves the cumbersome willing-buyer willing-seller procedures which are not only bureaucratic and assumptive of willingness of the seller but also requires adequate resources on the part of local authorities.

While several thousands of hectares of peri-urban have been acquired in Masvingo (including the 5000 hectares in Victoria Ranch Farm), the land acquisition process remains unfinished. GOZ has not yet legally completed the acquisition. What it in effect means is that the construction of the many houses reported under Chapter 5 has proceeded through another ‘paraallel’ dimension. This is a nagging problem that technically threatens accessibility to urban land by the majority homeless and the NHP (2012) emphasizes the need for finality in this regard.GOZis dragging its feet in finalizing the contentious issue. Perhaps without necessarily delving into party politics in

Zimbabwe and thus remaining academically-focused, what emerged clear from the study is that the land delivery process in the country is believed to have come about as a political expediency after a fiercely contested election campaign between rivalry political parties in the year 1999. Land was then identified as the most critical need for most Zimbabweans, be they rural or urban dwellers and was therefore sacrificed by the ruling party to appease the electorate who genuinely needed some justice in land re-distribution after the ruthless colonial dispossessions at the beginning of the 19 century.

As much as the ruling party and government correctly identified the right item at an opportune time for the homeless people, the momentum to help develop the land for the majority poor declined after the election. This confirms Ademiluyi' (2010)'s conclusion about the Nigerian experiences in housing that much time and resources are used to come up with impressive housing policies and programmes that only turn out to be political campaigns that are rarely implemented or haphazardly implemented. Thus, for Zimbabwe, and Victoria Ranch Project in particular, what it also technically implies is that there are also bound to be serious problems pertaining to transfer of ownership for the houses that have been built as the acquisition is still pending.

6.2 Regulatory Frameworks

One respondent commented "genuine projects that are initiated during election campaign should be sustained in the post-election period as this is what people really need." I argue, based on my findings and from the elaborate literature review that the GOZ has not put in place a transparent legislative framework to guide, regulate and control the operations of the PPP arrangement. There are no policy guidelines or specifications of the *modus operand* for the PPP strategy in the National Housing Policy which should have clearly cited procedures and other institutional arrangements necessary to make this model a workable approach.

Findings show that there is little that the Ministry of Local Government has done to the PPP beyond mere allocation of land to the developers. The exception is the Ministry of Small and Medium Enterprises and Cooperatives as it has some systems in place for the one *Vashandi* Housing Cooperative. The rest of the once cooperatives "jumped" out of the ship to become

private companies without any regulatory restraint from the Ministry of Local Government which has the overall oversight of the operations of the PPP arrangement. The scenario in Victoria Ranch PPP with regards to regulatory framework confirms Choe (2003:3)'s postulation that "the PPP assumes a democratic society where the private sector is voluntarily tied through an enlightened self-interest to social welfare." Little wonder therefore when some private land developers hailed the Government of Zimbabwe as the "saviour" and "champion" in the total black empowerment drive. The legal framework loophole could have thus, unfortunately, abused bythe few chancers who may be political and well-known connections yet disempowering the majority of the low-income and the economically weaker sections of the community by "privatizing" the whole housing issue under the guise of PPP. The issue of regulatory frameworks in the Masvingo City PPP contrasts sharply with arrangements in India's Kolkata and in Jamaica. In Jamaica, for instance, the public sector sets and regulates the legal framework and also determines the allocation of the public resource (GOJ, 2003). The private sector's primary responsibility remains to bring in the much-needed resources of finance and expertise.

6.2.1 Renunciation of cooperativism for privatism

It was disclosed by a respondent 11of the Masvingo Provincial Technical Committee that all the developers who were allocated stands in the first phase of Victoria Ranch were given as cooperatives. The committee chairperson, respondent 9, professed ignorance on the development that the majority of those developers had changed status to become corporate entities. According to the SME Ministry, the reason for the renunciation lies primarily in the bid to evade strict monitoring by that ministry. One respondent summed it up as:

> *"In essence, in the absence of regulatory guiding framework and any checks and balances, private partner developers can easily revert to the more lucrative private sector status for obvious reasons. The GOZ should surely be concerned about this development."* ***Interviewee3, personal com. 2014***

6.2.2 Decentralization-Recentralization Confusion

The PPP arrangement to deliver housing in Masvingo City was largely an affair of central and provincial government and the developers from its inception, somewhat by-passing Masvingo Municipality, a local government agency especially mandated by the Urban Councils Act to deliver housing at local level. As much as one participant, respondent1, remarked that PPP

scheme in Victoria Ranch warranted that approach citing overwhelming demand that required immediate fast-track attention; I argue that a large section of that institution felt particularly sidelined from the process. After years of campaigns for decentralization of powers to the local level, the absence of clear guidelines in the PPP regulatory framework is blamed for taking the powers back to government leading to what I term "decentralization-recentralization" paradox. The PPP arrangements in Kolkata, India, were implemented by local level government agencies of West Bengal Housing Board (WBHB) and the Kolkata Metropolitan Development Authority (KMDA) (Sengupta, 2005). These institutions were already into housing provision operating with established systems in place, unlike the Masvingo City where central government was directly involved in the PPP and actual delivery.

6.2.3 Developer Selection Process

Ten local indigenous companies and individual contractors vetted for their competencies and financial credentials in Masvingo City were small groups of developers and individuals. Unlike in the Indian case of Kolkata where the state government was cautious and choosy on the developers, settling for five reputable companies only, there are too many developers selected in the Victoria Ranch. This has resulted in fragmented and piecemeal approaches to housing development. The selection criterion was not strict at all and the developers may have been allocated stands for development without going through a rigorous mandatory vetting and verification of the credentials as there is evident lack of capacity, especially financial soundness. The selection process was also flawed as it did not include indicative figures of bills of quantities of the volume of work that the developers would do, specifically the quantum of water, sewer and road works, resulting in a largely uninformed selection process.

6.3 Mechanisms for Implementation of the PPP

While it is GOZ's responsibility to provide housing for its people, I argue here below that the GOZ did not put in place meaningful mechanisms and modalities for running a formal PPP:

- Unlike many formal PPPs in other countries cited in the literature herein, there were no set, agreed and declared equity shares between the public and private partners in the Victoria Ranch PPP.

- There is neither appointment of a Board of Directors to run the PPP nor a chairman nominated by the GOZ. There is also no supervisory committee that oversees the performance of the arrangement except for a technical and housing committee that has become a mere allocation committee.

- While credit is given to GOZ for a suitable location of the Victoria Ranch Project and the physical planning done by the Department of Physical Planning, the size of houses and related construction quality as well as the development control aspects should ideally have been prescribed by the GOZ. Superstructural soundness of the buildings erected before Masvingo Municipality recently took over the project are therefore doubtful given that no competent government institution was involved in the construction process.
- The Government of Zimbabwe should also have affixed and dedicated a subsidized percentage of the total housing produced in the project specifically for low-income groups. The GOJ (2003) specifically requires that first time low-income homeowners be given priority in this regard. In the event that the immediate above is breached, the GOJ would then ensure the subsidy is removed from the cost price of a residential unit in question.

  As it is, the very low-income groups and the poor in the Victoria Ranch could be worst affected as the scheme has adopted a first-pay first-served principle which automatically discriminates against a large section of the low-income group due to their inability to bring forth meaningful resources. Thus while the original aim of the GOZ is to provide habitat to the majority of the low-income group, allocation and distributional inefficiencies perpetrated by the private sector-led arrangements have seriously affected the accessibility of housing to the ordinary majority in this project. As much as the developers indicated that beneficiaries are paying incrementally, the affordability of the marginal payments is not known, which still relegate the majority to perpetual lodging and homelessness. It is believed that there is a great market for stands and those with capital have arguably amassed several houses for business.

In the same vein, the GOZ's approach in terms of financial management mechanisms is at variance with, for example, GOJ. The latter expressly prescribes that the developer partner be not allowed to collect any deposit from the would-be beneficiaries prior to opening of a joint venture trust account, monitored by the concerned Ministry where deposits and other payments received are immediately lodged. Except for the *Vashandi* Housing Cooperative which is monitored by the SME Ministry, there is no transparency whatsoever of the financial dealings of the developers in Victoria Ranch. No audits, financial or otherwise have been done on the developers' transactions. Yet the UN-Habitat (2011) says that it is the regulations and rigidities inherent in the PPP mechanisms that help bring transparency, public accountability and altogether efficacy of PPPs in the eyes of the public. The Ministry of Local Government has only reacted selectively to media reports of "bogus" housing schemes in the Victoria Ranch, as appearing in *The Mirror* of 07-13June, 2013, e-mail www.masvingomirror.co.zw. I argue that there is virtually no financial mechanism to neither control nor detect any improper operation which puts the involvement and sincerity of GOZ in this whole model questionable.

6.4 No Institutional structure for PPP

There is no institutional structure specifically set up to oversee the PPP scheme. The current staff in the Ministry of Local Government has specific portfolios and mandates outside the Victoria PPP Project. Such personnel were involved, to some extent, in the affairs of the project notwithstanding their limited expertise, time and resources. This confirms the observation by Chaeruka and Munzwa (2009) that the Ministry is overwhelmed with responsibilities ranging from rural to urban governance. There is also very little, if any, inter-sectoral institutional set-up to help come out with an integrated approach to housing development as Maitin (2003) would recommend.

In conclusion while selected case examples of India and Jamaica may not arguably be role model of success, there is greater need for GOZ to learn extensively on their PPP operations seeing that their economic contextualities are generally similar to Zimbabwe. Areas that GOZ has been founding wanting are-

- The regulatory framework
- Mechanisms and modalities for low-income people beneficiation and general implementation of PPPs

- Engagement of the multi-institutional approach that importantly encompasses the local municipality.

The whole PPP discourse in Masvingo City can be analyzed aspreciselysummarised by UN-Habitat (2011) conclusion that well-established, sound legal, regulatory and financial frameworks are absolutely critical to countries looking to apply this approach of housing provision and the wider urban development projects in their communities.

CHAPTER SEVEN: CONCLUSIONS AND RECOMMENDATIONS

"*Given the role that sound legal, regulatory and financial environments play in attracting and retaining investment flow into the urban sector, it is now widely accepted that their effectiveness is critical to the sustainability and growth of housing and the urban sector PPPs, "UN-Habitat, 2011:140*).

"*While many developed countries require incremental change in this regard, very few developing countries have well-established and sovereign legal, finance and regulatory structures" (OCED, 2005 :23).*

"However, today's urban world is not well-prepared for the spirit of partnerships. No new paradigm for PPPs has replaced the old adage of public dominance and the newly evolving privatism" (choe, 2000:254).

7.1. Summary of Findings

In this chapter, based on the strength of the findings, I argue that PPP endeavours, much as they can be transformative to the housing situation riddled with shortages and homelessness, are particularly elusive to young and politically challenged economies. Many authorities (Payne,1999,Ibem, 2011, Choe, 2002 and UN, 2011) acknowledge that while the PPP model has been praised as holding the promise to resolving housing problems, its applicability in a developing country context is still very much challenged given that sound principles, modalities and mechanisms need to be clearly put in place for a formalized arrangement. The findings from this study indicate that the Masvingo City's PPP arrangement for affordable housing to the majority of the people seriously lacks in form and content. Arrangements in terms of the legal, financial, administrative and management frameworks were largely absent, seriously compromising the efficacy of the PPP approach. While GOZ's peri-urban land acquisition formed what appeared a strong foundation to a promising PPP, its subsequent neglect of the programme at the mercy of private developers can best be described as tantamount to institutionalizing privatism.

Developments in Victoria Ranch are severely lacking in the critical infrastructure services of water and sanitation which, ordinarily, GOZ should have guided and superintended over from the inception of the project. A peculiar parallel development, allegedly with the blessing of the political route, has therefore ensued which is not in tandem with local building by-laws and

therefore threatens health and environmental aspects of housing. A powerful resurgence of self-help paradigm in the form of amazing incrementalism and co-operativism approaches has been exhibited indicating the potentiality of the beneficiaries amidst fears that richer people could have hijacked the project in the absence any regulatory mechanisms.

7.2 Conclusion

One could easily be misled into crediting what appears a significant housing production in the Victoria Ranch Project which stands at about 700 housing units of self-help alone and 120 *Vashandi* Cooperative core houses out of the 3200 stands in the first phase of the development. Yet while production and supply of housing has risen fairly high in quantitative terms, the developments are seriously lacking qualitatively. There is no basic infrastructure service provision in the form of water, sewerage, access roads and refuse collection which makes the settlement informal indeed! Fortunately but paradoxically GOZ has condoned this 'state-produced' informality which, by all description, is not different from the OM informalities which were vehemently decampaigned. Moreover the construction of the houses was not done under the supervision of a competent institutional authority which makes the structural soundness of the houses doubtful, even if the developers claim they put in place own building supervision arrangements before Masvingo City took over. I criticize GOZ for not taking a pro-active approach in adopting a functional and formal PPP approach as the following aspects are lacking or entirely absent:-

7.2.1 A Lack in the Regulatory Frameworks

GOZ terribly lacked in this regard by not putting in place an enabling regulatory framework to the partnership. Coming in the PPP with the acquired land, GOZ should have regulated the whole PPP through a well laid out PPP policy framework and guidelines as typically exemplified in GOJ (2003) and not merely premising the PPP on a broad and general National Housing Policy. Sound legal and regulatory frameworks are accorded high primacy by the UN-Habitat (2011)to come up with a well-planned and effective PPP arrangement. The Masvingo City PPP arrangements confirms what OCED (2005) concluded about developing countries that very few such countries have well-established and sovereign legal and regulatory structures in place leading to informal arrangements which fails the housing provision goal.

7.2.2. No arrangements for infrastructural services

The PPP policy was never clear about important details of the partnership except that GOZ was upbeat about the land issue, which unfortunately, cannot singularly lead to complete housing provision. The issues of water and sewer reticulation are particularly critical to settlement establishment. Initial feasibility stages of a housing project should ideally have prioritized such facilities but the somewhat side-lining of Masvingo City in the initial conception, design and other engagement in such a project until the implementation stage has had far reaching consequences. The city has revealed that its current capacities to provide water and sewerage are limited but only when the project is already underway. Absence of the essential services therefore compromises the Victoria Ranch Housing Project and casts a dark cloud over its future considering that the use of pit latrine (as few as 1 toilet to over 30 households) can lead to serious health problems especially when there are no mechanisms for regular cleaning of such facilities. Moreover there are also concerns about possible bacteriological contamination to the underground water sources that can eventually lead to epidemiological outbreaks.

7.2.3. Absence of mechanisms to guide PPP model

Mechanisms and modalities for how the low-income and other disadvantaged sections of the Masvingo Community could benefit from the Victoria Ranch Project were not clear at all. Exactly who has benefitted in this model is not known but anybody's guess. As respondent 1 in this study observed, GOZ could have correctly recognized the total housing demand for Masvingo City as at the year 2005. It did not, however, go deeper to investigate who required the housing to properly plan and put in mechanisms for their beneficiation through, for example, setting aside a certain percentage of the housing for the vulnerable groups, the economically weaker sections and perhaps cross-subsidize them. This situation is therefore in stark contrast to the PPP arrangements in Kolkata, India (Sengupta, 2003) and what the GOJ (2003) advocates for.

One other conclusion from this study is that there are no financial mechanisms at all put in place to monitor the financial performance of the developer partners. The developers have no trust accounts and not any one government financial audit was ever instigated. The Ministry of Local Government, Public Works and National Housing has, so far, depended on media reports about

”bogus housing scheme”, yet it is in the dark about financial operations of all other developers. The SME Ministry is an exception in this regard as the *Vashandi* Cooperative was said to be complying with regards to remittances of return of the Management Committee Report, the Supervisory Committee Report, other reports from the treasurer and auditors as well as transparency in the annual general meetings minutes.

There were also no performance checks and audits until lately when Masvingo City has finally taken full charge of the Victoria Ranch Project. A sense of realization appears to have crept in GOZ authorities and Masvingo Municipality has now been formally engaged to run the housing project. Such checks and balances are necessary to determine opportunities and challenges in the operations so that corrective action is taken in the course of implementation.

7.2.4. A bureaucratic rigidity and compartmentalization

One conclusion that came out the of the study findings is that the PPP arrangement was rather a politically instigated in its conceptualization, design and implementation. There was minimum engagement of the local level grassroots structures of development, specifically the Municipality of Masvingo resulting in a decentralization-recentralization of development powers. This is unlike the Kolkata arrangement where the state and central government is responsible for the finer details of the PPP and further, local governments institutions of KMDA and WBHB actually run the partnership details (Sengupta, 2005).I argue as Maitin (2003) that there is need for an integrated approach in the housing delivery, which process is usually locally championed by local authorities which also have existing relevant structures for sustainable housing project planning, engineering through to construction. The Victoria Ranch process has therefore served to show the extent of inherent bureaucratic rigidity in the decentralization process.

7.3 Recommendations for Implementation

7.3.1Formalisation of the PPP strategy

The study and concomitant findings and analyses on the Masvingo City’s PPP model simply point to the need for a formalization of the PPP arrangements which require putting in place the necessary legal, regulatory and administrative mechanisms. At this juncture it is difficult to appraise, problematize or praise PPP arrangements in Masvingo City based on the immature

approaches that were adopted by GOZ and its development partners. Once it is formalized and implemented, the strategy can then warrant a review. In doing so Zimbabwe could learn from other economies particularly the developing or emerging countries where PPP is being successfully implemented. The Indian and Jamaican experience and guidelines respectively can be useful in this regard.

7.3.2 Strengthening Self-Help Approaches

"*Simple shelters have been built in all parts of the world and then expanded room by room or floor by floor until the house met families' ultimate needs" (Abrahams, 1964 : 75*)

It is recommended, based on the strength of amazing incrementalism witnessed in the study, that GOZ diversify and adopt the resurgent self-help paradigm that allows for self-helpincremetalism and other self-help process like housing cooperatives and people's housing process. The beneficiaries in the Victoria Ranch Project have shown exceptional capacities to self-building, with over 700 houses (the bulk of them completed) at various super structural levels, all within two years and with little if any assistance from the financial sector or the GOZ. What GOZ should do is to ensure that modalities for selection of needy and economically weaker sections of the society are in place. Such revolutionary approaches such as the *Umfelandawonye*discussed under chapter 3 should be promoted as a paradigm shift to the "contemporary theoretically sound yet inaccessible and phenomenally costly previously worshipped yet obsolete approaches" (ZPHF, 2009:8).The housing developments approach in this scheme is what Turner (1975) described as "progressive development" in which household members would move to the city to consolidate land through incremental investment.*Vashandi* Housing Cooperative has revived those virtues associated with cooperative work and the rest of the self-build initiatives are a clear sign that self-help is the way to go. GOZ and Masvingo City in particular are better advised to take up and encourage this paradigm but there is need for an enabling environment in form of, for example, provision of important infrastructure and other supports.

7.4 Contributions of study to PPP Discourse

Much of the body of literature pertaining PPPs in housing has examined extensively the applicability and relevance of the discourse in established economies of developed countries and

also in emerging economies leaving out the majority of countries which are in the developing world particularly in central and Southern Africa. There is little doubt now about the efficacy of PPP as a contemporary indispensable strategy to sustainable housing delivery in many of the developed countries. This model, however, remains relatively new in young and upcoming democracies like Zimbabwe which are also economically and politically challenged and where potentiality for informality in many respects is abound. Based on the important findings in this study in Masvingo City, I find PPP study conclusions as potentially illuminative to the extent that it exposes serious weakness and loopholes inherent in such developing countries' legal financial, regulatory and administrative arrangements. It has thus shown the extent to which PPP strategy can be haphazardly embraced. Findings from this study are therefore particularly useful to Zimbabwean authorities who may use them to ameliorate the PPP arrangements in line with formal approaches highlighted herein.

The findings of the study will certainly be of great value to developing countries who have not yet embraced PPP or those in the process of implementing the model. This work thus fore-warns and fore-arms such countries of the common blunders that can be committed in adopting this otherwise very promising strategy.

7.5 Suggestions for further research

There is need to investigate the affordability and accessibility aspects related to the Victoria Ranch PPP model. Relatedly, there is need to determine who benefitted from this generous offer of free land by GOZ, amidst allegations that the better-offs have hijacked the project at the expense of the targeted low income groups and economically challenged groups. It is also suggested that more research be done to investigate the instrumentality of the self-help approach that has proven its paramountcy in the Masvingo City context.

8.REFEENCES

Adegun, O.B. and Taiwo, A.A. 2011. The contribution and challenge of the private sector's participation in housing in Nigeria: case of Akure, Ondo State. J House and the Built Environment. 26,457-467

Ademiluyi, I.A. 2010. Public Housing Delivery Strategies in Nigeria: A Historical Perspective of Policies and Programmes. Journal of Sustainable Development in Africa, Vol. 12 (6) ISSN 1520-5509.

Allan, John. 1999. Public-Private Partnerships: A Review of Literature and Practice. Public Policy

African Ministerial Conference on Housing and Urban Development (AMCHUD) (2005). Communiqué on 'financing housing and urban development with special reference to Africa', issued at the end of the conference. 31January to 4 February. Abuja, Nigeria.

Amis, Philip. 1984. Squatters or Tenants: The Commercialization of Unauthorized Housing in Nairobi.

Angel, S. 2000. Housing policy matters: a global analysis. USA: Oxford University Press.

Awake. 2005. The Global Housing Crisis: Is there a solution? Monthly publication of Jehovah Bacon. Needham heights.

Bhattacharya, K. P., & Bhattacharya, S. (1998). Strategies for adequate, affordable and safe housing indeveloping countries. In K. P. Bhattacharya (Ed.), Affordable housing and infrastructure in India. New Delhi: Reliance Publishing House.

Bless C., and Higson-Smith, C. 1995. *Social Research Methods: An African Perspective. Juta and Company Ltd, Lusaka.*

Boase, Joan Price. 2000. 'Beyond Government? The Appeal of PublicPrivate Partnerships', Canadian Public Administration Vol. 42, No. 1: 75-92.

Boleat, M. 1987. "Housing Finance Institutions" in Rodwin (ed) *Shelter, Settlement and development,* Allan and Unwin, Boston, pp 171-178

Bond, P. &Tait, A. 1997.The Failure of Housing Policy in Post-Apartheid South Africa.Urban Forum 8(1), pp19-41.

Bourne, L. 1981. The geography of Housing, Edward Arnold, London

Boyce, C. and Neale, P. 2006. *Conducting In- depth Interviews: A guide for designing and Conducting In-depth Interviews for Evaluation Input*. Pathfinder International Tool Series. Accessed at: http://www.cpc.unc.edu/measure/training/materials/data-quality-portuguese/m e tool series in depth interview.pdf

Bramley, G. 1993. He impact of Land-use Planning and tax subsidies on the supply and price of housing in Britain." Urban Studies, 30(2), 5-29

Brinkerhoff, D. W., and Brinkerhoff, J. M. 2004. Partnerships between international donors and non-governmental organizations. Opportunities and Challenges. International Review of Administrative Sciences, 70(2), 253-270.

Bryman,A. 2001. Social Research Methods. Oxford, UK: Oxford University Press.

Burgess, R .1982. "Self-Help Housing Advocacy: A Curious Form of Radicalism. A Critique of the work of John Turner", in Ward, P. (ed) *Self-Help Housing. A Critique. Mansell Publishing Ltd, London*

Butcher, C. 1989. Land Delivery for Low Cost Housing in Zimbabwe: Executive Summary and detailed Recommendations.PlanInc, Zimbabwe, Urban, regional and Rural Development Planning, Design and Evaluation, Harare.

Canada Housing and Mortgage Company (CHMC). 1999. "The Role of PPPs in Producing Affordable Housing: Assessment of the U.S. Experience and Lessons for Canada." Online Available from https://www03.cmhcchl.gc.ca/catalog.productDetail.cfm?lang=en&cat=123&itm=42&fr=1289219649820.

Canadian Council for Public-Private Partnerships Website.(2008). http://www.pppcouncil.ca/. Canadian Public Administration Vol. 42, No. 1: 75-92.

Chaeruka, J. and Munzwa, K. 2009. Low-cost housing development in Zimbabawe: an assessment of the effectiveness of the regulatory framework. UN- Habitat and GOz Final Report: Harare.

Chipungu, L. 2011. *Insights into Urban Development Control Challenges: A case study of Operation Murambatsvina/Restore Order in Zimbabwe.*

Chirisa, I. and Dumba, S. 2007. Spatial Planning, Legislation and the historical and the contemporary challenges in Zimbabwe: A Conjectural Approach. A Journal of African Studies and Development, Vol. 4(1), 1-13.

Choe, S.C. 2002. *The promise and Pitfalls of Public-Private partnerships in Korea*. Blackwell Publishers

City of Calgary. 2008. Public-Private Partnerships Calgary Council Policy Framework.
Creswell, J. 2009**.** *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. Sage, Thousand Oaks.
Crous, P. 2013. "Sanitation for Informal Settlements: Moving Beyond Conceptualisation. Housing Seminar Presentation: Witwatersrand University, Johannesburg, 17 July 2013.
Deloitte. 2006. 'Closing the Infrastructure Gap: The Role of Public-Private Partnerships', A Deloitte Research Study.
Denzin, N. K. 1970. *The Research Act in Sociology*. Chicago: Aldine.

Department of Housing. 1994. White Paper: A new Housing Policy and Strategy for South Africa. .
Dinath,D. 2002. "Lifting the Veils on Urban Rituals Spaces in the Multicultural City." Witwatersrand University, Johannesburg.
Drakakis-Smith, D. 2000.Third World Cities, Second Edition. London: Routledge.
ed., Unequal Partnership. New Brunswick: Rutgers University Press, 26–28.
Erridge, A. and Geer, J. 2002. "Partnerships and Public Procurement: building social capital through supply relations." Public Administration, 80(3), 503-522.
Fallis,G. and Murray. A. 1990. Housing the Homeless and Poor: New Partnerships among the Private , Public, and Third Sectors. University of Toronto: Toronto.
FinMark Trust.
Flinders, M. 2005. "The Politics of PPPs." Political Studies Association Vol. 7:215-239
Freeman, A., 2008**.***Community Reinvestment Legislation and Access to Housing Finance in Post- Apartheid South Africa*. Housing Studies, Vol.23,No.5,697-716.
Gilbert, A. and Gugler, 1992. Cities, Poverty and development Urbanisation in the Third World, York, Oxford
Gilbert, A., 2004**.** Helping the poor through housing subsidies: Lessons from Chile, Colombia and South Africa. Habitat International, 28, 13-40.
GOJ. 2003. PPP for Housing Development: Procedural Guidelines for Government Joint Venture Programmes. Ministry of Water and Housing, Vol. 7 Section I.
GOZ Report, 1986. Report on Housing and Urban Development in Zimbabwe: Public and Private Partnership: 10th Conference on Housing and Urban Development in Sub-Saharan Africa, 24-28th February, Harare.
GOZ. 2005. Response by GoZ to the UNSE on Operation Murambatsvina. August 2005.
GOZ-UNDP.2010. CapacityBuilding for Local Government and Service Delivery Programme. Harare
Government of West Bengal.2004 Economic review (2003-2004). Kolkata: State Planning Board, Government of West Bengal
Government of India, 1998.National Housing and Habitat Policy. Ministry of Urban Affairs and Employment: New Delhi
Grimsey, D. and Lewis, M. 2004. "PPPs: The Worldwide Revolution in Infrastructure Provision and Project Finance." Edward Elgar. Cheltenham.
Hamdi, N. 1991. Housing Without Houses: Participation, Flexibility and Enablement.van Nostrand Reinhold Company, New York
Harris, S. 2004. Public private partnerships: Delivering better infrastructure services. Working Paper.
Hemming, Richard. 2006. Public-Private Partnerships, Government Guarantees and Fiscal Risks.
Hill, M. 1996. Social Policy: a comparative analysis, Hertfordshire: Prentice Hall/Harvester
Hodge, G. 2005. "PPPs: the Australian experience with physical infrastructure" in Hodge, G. and Greve, C.(Eds); The Challenge of PPPs: Learning from International Experience, Edward Elgar, Cheltenham.
Hofsteen, E. 2006**.**Constructing a good dissertation : A practical guide to finishing a Masters,
Housing White Paper. 1994. *A new Housing Policy and Strategy for South Africa*. Accessed at www.gov.za
Huchzermeyer, M. 2011**.** Cities with 'Slums' :*From Informal Settlement Eradication to a Right to the City in Africa.*University of Cape Town Press. Cape Town. (Chapter 3: Informal settlements in the discourse on informality).
Huchzermeyer, M., 2003**.**Housing rights in South Africa: invasions, evictions, the media and the courts in the cases of Grootboom, Alexandra and Bredell. Urban Forum, 14(1), 80-107.
Huyck. 1986. Report on the Tenth Conference on Urban Development and management in Africa. USAID. Harare
Ibem, E.O. 2009. Community–led infrastructure provision in lowincome urban communities in developing countries: A study on Ohafia, Nigeria. Cities, 26(3): 125–132

Ibem,E.O. 2011. *Public-Private Partnership (PPP) in Housing Provision in Lagos Megacity Region, Nigeria.* International Journal of Housing Policy Vol.11,No.2,133-154
Ilesanmi, A.O. 2009. The Legacy and Challenge of Public Housing Provision in Lagos, Nigeria: Covenant University; Ota, Nigeria.
Implementation (Nairobi: United Nations Centre for Human Settlements).
Jain, A. K. 2003. Actioning new partnerships for Indian cities. Cities, 20(5), 353–359
Jefferies, M. and McGeorge, D. 2008.'PPPs: a critical review of risk management in Australian social infrastructure projects." Journal of Construction Procurement, Vol. 14(1), pp66-80.
Kamete, A.Y. 1997. Formal Private Sector Housing Finance Institutions and Low- Income Groups in Zimbabwe: Peculiar Requirements, Operations and Realities. Journal of Social Development in Africa, Vol. 12(1) pp83-91.
Kamete, A. Y. 2007. Cold-hearted, Negligent and Spineless? Planning, Planners and the (R)Ejection of "Filth" in urban Zimbabwe. International Planning Studies, Vol. 12(2), 153-171.
Keivani, R. and Werna, E. 2001."Modes of Housing Provision in Developing Countries."Progress in Planning 55(2001), pp.65-118.
Kellet, P. and Moore, J. 2003. Routes to home: homelessness and home-making in contrasting societies.*Habitat International*, 27, 123-141.
Kumaraswamy, M.M. and Zhang, X.Q. 2001. "Government role in BOT-led infrastructure development: International Journal of Project Management 19(4), 195-205.
Lacobacci, M. 2010. "Dispelling the Myths: A Pan-Canadian Assessment of PPP for Infrastructure "The Conference Board of Canada.
Landman, K. and Napier, M. 2010. Waiting for a house or building your own? Reconsidering state provision, aided and unaided self-help in South Africa. Habitat International, 34(2010), 299-305.
Lansley, S. 1979. Housing and Public Policy, London: Croom Helm.
Levine, M. V. 1989. "The politics of partnership: urban redevelopment since 1945", in Gregory D. Squire,
Mabogunje, A. 2002.At Lagos Housing Fair, Mabogunje Lists Delivery Problems. The Punch.Wednesday , May,2002.
Mabogunje, A. 2003. Welcome address at the Stakeholders Forum on Strategies for enhancing Domestic production of Building Materials for Mass Housing Development in Nigeria. Held at NICON Hilton Hotel, Abuja, 24th September 2003.
Mackintosh, M. 1992. 'Partnership: Issues of Policy and Negotiation', Local Economy Vol. 7,
Malpass and R. Means (eds), Implementing Housing Policy, Buckingham, Open University Press.
Mafico, C.J.C. 1991. Low-Income Housing in Zimbabwe. Gower, Aldershot
Maitin,O.P. 2003. Intersectoral Collaboration- A Viable Option for Dealing with Informal Settlements in RSA? Witwatersrand University: Johannesburg
Maphosa, F. 1997.*"Corporate Social Responsibility in Zimbabwe: A Content Analysis of Mission Statements and Annual Reports."* Harare: University of Zimbabwe.
Masvingo City. 2012. *Masvingo Master Plan : Written Statement 1st Draft, 2012*
Melzer, I., 2009.*Access to housing finance- Considering thje next phase of the FSC Targets.* Report prepared by Eighty20 for Finmark Trust, Johannesburg.
Miraftab, F. 2004. Public–private partnerships: Trojan horse of neoliberal development? Journal of
Moskalyk, A. 2008.The Role of PPPs in Funding Social Housing in Canada. CPRN Research Report: Canada
Morka, F. C. 2007. Nigeria- Housing the poor in Lagos
Mutekede, L. and Sigauke, N. 2007. "Low Income Housing Finance- Post –IncependenceExperinces, Prospects and Policy Implications for Zimbabwe. ENHR International Conference: 25-28 June 2008. Rotterdam
Napier, M. 2002. The Origins and Spread of Core Housing. Urban Landmark: UK, accessed at: http://www.urbanlandmark.org.za
National Housing delivery Programme (NHDP) (2003). A Zimbabwe Housing Delivery Programme for low income housing. Harare
National Housing Policy. 2000. Government of Zimbabwe: Harare
National Housing Policy. 2012. Government of Zimbabwe: Harare
National Urban and Habitat Policy (NUHHP). 2007. Government of India: Ministry of Housing and Urban Poverty Alleviation. New Dehli

Neuman, W. 2000.Social Research Methods : Qualitative and Quantitative Approaches, 4th Edition.. Allyn and Bacon, Boston.
Neuman, W.L., 1997. Social Research Methods : Qualitative and Quantitative Approaches. Allyn and No. 3: 210-224.
Nguluma, H.M. 2003. Housing Themselves: *Transformations, Modernisation and Spatial Qualities in Informal Settlements in Dar es salaam, Tanzania:* Royal Institute of Technology
OECD [Organization for Economic Cooperation and Development]. 2005. 'Investment for African.
Ogbu, C. P and Adindu, C.C. 2012. Project management Approach to Public low income Housing. JORIND 10(2) June 2012
Onibokun, P. 1990. Urban Housing in Nigeria. Ibadan: NISER.
Palacin, J. and Shelburne, R.C. 2005.The Private Housing Market in Eastern Europe and the CIS. Geneva, Switzerland.
Payne, G. 1999. *Making Common Ground: Public-Private Partnerships in Land for Housing.*Intermediate Technology publications, London.(Chapter 1: Introduction, pp. 1-16).
Phillip,J. 1998. *Combining Qualitative and Quantitative Approaches to Social Research in Human Geography- an impossible mixture?* Environment and Planning A., 30, 261-276
Planning Education and Research, (24), pp. 89–101.
Pillay, A. and Naude, W. A. 2007. "Financing Low income Housing in RSA: Borrower Experiences and perception of Banks." Habitat International, Vol. 30 (4), pp 872-885
Pillay, A. and Naude. W.,2006. *Financing low-income housing in South Africa: Borrowe experiences and prceptions of banks.* Habitat International, 30(4), 872-885.
Potts, D. 2012. 'We have a tiger by the tail.' Continuities and discontinuities in Zimbabwean city planning and politics.King's College; London.
Power, A. 1993. Hovels to high-rise: State housing in Europe since 1850. London and New York.Routledge
PricewaterhouseCoopers. 2005. 'Delivering on the PPP Promise: A Review of PPP Issues and Activity', Process. New York: MacMillanFerguson, M. (2006) The political economy of public–private partnerships: the case of solid waste management in the municipality of David, Panama. Draft Paper, Copenhagen Business School. Available at http://www.unrisd.org/unrisd/website/events.nsf (accessed 3 April 2008).
Pugh, C. 1994. Housing policy development in developing countries: the World Bank and
Rakodi, C. 1995. Rental Tenure in the Cities of Developing Countries, Urban Studies, vol.32, No.4-
Rakodi, C. and Mutizwa-Mangiza, N. D. 1990.*Housing Policy, Production and Consumption in Harare :*A Review Part II. Zambezia (1990).XVII(ii)
Rakodi, C. and Mutizwa-Mangiza, N.D. 1990. Housing Policy, Production and Consumption in Harare: A Review Part II. ZambeziaXVII(ii).
Renaud, B. 1987. "Financing Shelter" in Rodwin (ed) *Shelter, Settlement and Development*, Allan and Unwin, Boston, pp 179-203
Republic of South Africa. 1994. The Housing White Paper. Development of Housing: Pretoria. Research).
Richards, B., 1995. Poverty and housing in Chile. The development of a liberal welfare state.Habitat International, 19,515-527.
Rust, K., 2008. Housing finance in sub-Saharan Africa: Reflections from South Africa. Paper presented at the Second African Ministerial Conference on Housing and Urban Development (AMCHUD II), Abuja, Nigeria.
Saunders, A. 1998. "Aspects of Funding for BOO Projects." Engineering, Construction and Architectural Management 5(1), 22-30.
Scanlon, K. and Whitehead, C.M.E. (Eds). 2007. "Social Housing in Europe." London School of Economics and Political Sciences, London, U.K.
Schutt, R. K. 2012. *The Process and Practice of Research*.Boston, University of Massachusetts.
Sengupta, Urmi. 2005. 'Government Intervention and Public-Private Partnerships in Housing Delivery in Kolkata', Habitat International, Vol.30, 448-461.
Shelter Afrique, 2008. Mortgage financing for increased access to housing in Africa, Symposium organized jointly by Shelter Afrique and the ministry of Housing, Republic of Togo, Lome, 10 June. Available at: http://www.shelterafrique.org
Sobuza, Y. 2010. Social Housing in South Africa: Are PPPs a solution? University of Pretoria: South Africa.
Struyck, R. 1996. "The long road to market" in Struyck (Ed), Economic Restructuring of the former Soviet

Bloc: The case of Housing: Washington D.C, Urban Institute, 1996
the ISA International Housing Conference held at the University of Glasgow, 1–4 September 2009. Available at http://www.gla.ac.uk/media/media 129689 en.pdf (accessed 12 April 2010).
Suresh, V. 2000."India Vision 2020", in ASHA- Association for Settlements and Activities of Housing. Obtainable at: http://www.ashahabitat.com/articles/INDIA%20VIision%2020-IHD-16.2.00.htm
Tibaijuka,A.K. 2005. Report of the Fact-Finding Mission to Zimbabwe to assess the scope and impact of Operation Murambasvina by the UN Special Envoy on Human Settlements Issues in Zimbabwe
Times of India. 2003. Promoters renew call for easier permits. Times of India: June 14.
Tomlinson, M. 1999. *South Africa's housing policy: Lessons from four years of the new Housing Subsidy Scheme.*Third World Planning Review, 21(3), 283-295
Tomlinson, F. 2005. Idealistic and pragmatic versions of the discourse of partnership.Organisational Studies, 26(8), 1169-1188.
Tomlinson, M. R. 2007. A literature review on housing finance development in Sub-Saharan Africa.
Tomlison, M. 1999.South Africa's housing policy: Lessons from four years of the new Housing Subsidy Scheme. *Third World Planning Review, 21(3), 283-295.*
Toriro, P. 2006. Town planning in Zimbabwe: History, challenges and Urban Renewal Operation murambatsvina
Turner, John F.C. 1976. Housing by People: Towards Autonomy in Building Environments. London:
Turner, John F.C., and Robert Fichter, eds. 1972. Freedom to Build: Dweller Control of the Housing
UN.1992. Promoting Sustainable Human Settlement Development, Chapter 7. In Earth Summit Agenda 21.*The UN Department of Public information.* New York.
UN- HABITAT. 2003. Global Report on Human Settlement
UNCHS. 1996. An Urbanizing World: Global Report on Human Settlements: world Commission on Environment and Development (1987). Oxford University Press:Oxford
UNCHS. 2003. Rental Housing: An essential option for the urban poor in developing countries, United Nations Human Settlements Programme (UN-HABITAT), Nairobi.
UN-HABITAT. 2006a. Enabling Shelter Strategies: Review of Experience from Two Decades of internationalization, 1972–93. Cities, 11(3), 159–180.
UN-HABITAT. 2006b. Public–Private Partnerships in Enabling Shelter Strategies (Nairobi: United Nations HABITAT Information Services Section).
UN-HABITAT. 2006c. National Trends in Housing – Production Practices Volume 4: Nigeria (Nairobi: United Nations Centre for Human Settlements).
UN-HABITAT. 2010. Urban World. Volume 2, Issue 2. April, 2010.
UN-Habitat.2011. PPPs in Housing and Urban Development.United Nations Human Settlements Programme. Nairobi.
UNSE, 2005.Report of the Fact-Finding Mission to Zimbabwe to assess the scope and impact of Operation Murambatsvina.
UrbanForumVol 8 No 1. Johannesburg: university of the Witwatersrand Press.
Van Vliet, W. 1990 (ed.). International Handbook of Housing Policies and Practices, Westport, Vol. 7: 215-239.
Wadell, S and Brown, L.D. 1997. Fostering Intersectoral Partnering: A Guide to Promoting Cooperation Among Government, Business and Civil Society Actors. Institute for Development Research (IDR)-America. IDR Reports, Vol. 13(3)
Wallace, James, Steve Pomery, Greg Lampert, and Robert Sheehan. 1998. 'The Role of Public- Private Washington, D.C.: Inter-American Development Bank.World Development 12, no. 4, 87-96.
World bank, 1993. "Housing: Enabling Markets to work with technical supplement. Washington. World Bank
Yin, R., 1994.*Case Study Research Design and Methods, Second Edition*. Sage, Thousand Oaks
Ysa, T. 2007. "Governance forms in urban PPPs." International Public Management Journal 10(1), 35-57.
Zealand (p. 5). Waitakere City Council Report
Zimbabwe Homeless Peoples' Federation (ZHPF). 2009. Projects Update: A reflection on the last ten years: Dialogue on shelter for the homeless in Zimbabwe Trust. Harare email dialogue@mweb.co.zw
Zimbabwe Republic of. 2003.*NationalHousing Delivery Programme Report.* March 2003
Zimbabwe Republic of. 1996. *Regional, Town and Country Planning Act – Chapter 29:12.* Government Printer. Harare.
Zimbabwe Republic of. 2005. *Response by Government of Zimbabwe to the UN Special Envoy on Operation Murambatsvina / Restore Order.* August 2005

APPENDIX A: Consent Form

MBE (Housing) DISSERTATION – CONSENT FORM

Introduction and Background Information

TITLE OF STUDY

An analysis of Public-Private Partnership (PPP) in Housing in the Zimbabwe's National Housing Delivery Programme (NHDP) : A Case of Masvingo City.

Purpose of this research : To investigate the role and efficacy of PPP arrangements in the NHDP in providing adequate and affordable housing to low-income urbanites in Zimbabwe and to develop a PPP framework or alternatives thereof for implementation based on key stakeholder views, perceptions and suggestions and informed by international best practices.

RIGHT OF REFUSAL TO PARTICIPATE AND WITHDRAWAL

You are free to choose to participate in the study. You may also withdrawal from this interview anytime. You may also refuse to answer some or all the questions if you do not feel comfortable with them.

CONFIDENTIALITY AND ANONYMITY

The information provided in this interview will remain confidential and nobody except the researcher will have access to it. Your name and identity will also not be disclosed at any time. However the data may be seen by the Ethical Review Committee and may be published in journal and elsewhere without giving your name or disclosing your identity.

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

INFORMATION AND RESEARCHER CONTACT DETAILS

If you have any questions, you may contact:

- Research Supervisor, Mr. Neil Klug @ neil.klug@wits.ac.za Tel No. 0027117177729 or
- The Researcher, Mr. Savory Chikomwe at 00263 773 277 794 or chikomwes@gmail.com.

CONSENT

I have read and understood this consent form, and I volunteer to participate in this research study. I understand that I will receive a copy of this form. I voluntarily choose to participate, but understand that my consent does not take away any legal rights in the case of negligence or other legal fault of anyone who is involved in this study.

Respondent Name: _____

Signature: _____

Date: _____

APPENDIX BSEMI-STRUCTURED INTERVIEW GUIDE

Research Question 1: Administrative and technical arrangements for operationalization of PPP)

Question 1 : How do you view PPP arrangements put in place in terms of:

a) Planning, b) Legal c) Management and d)financial arrangements to operationalize PPPs in housing in Masvingo City?

Question 2: In your view why did GOZ opt for a PPP approach instead of the provider approach?

Question 3: What modalities and mechanisms are in place to safeguard beneficiaries against unscrupulous practices of pricing, non-delivery or being fleeced of their money contributions?

Question 4: Does the PPP arrangement allow for monitoring and evaluation of the various processes of planning, implementation and financial operations?

Question 5: In your view are there any chances to redress weakness and strengthening the administrative and technical arrangements?

Research Question 2: Obligations and achievements of the Private Partners

Question 1: As private developers, what part have you played in the delivery of serviced stands and housing in the Victoria Ranch Project? Elaborate on your planning, management, financial as well as other obligatory requirements?

Question 2: How transparent are your operations on financial matters, pricing of stands and allocation to beneficiaries?

Question 3: How efficient have you been in delivering the services required?

Research Question3: Perceptions on how PPP fared in its delivery quest

Question 1: Do you think the PPP delivered on its ambitions particularly with regards to low income and the economically weaker groups? How many of the planned 10 000 stands have been serviced and allocated to the beneficiaries? How is the distributional and beneficiation ratio like?

Question 2: In your view what needs to be done to spruce up the Victoria Ranch Project PPP model to make it a sustainable and workable production and supply model that can also potentially address low-income housing?

Question 4: How else can urban housing delivery be stimulated in Masvingo and in the country in general in the wake of ever increasing demand for housing

APPENDIX C

Respondent Interviewees

INTERVIEWEE NUMBER	POSITION	ORGANISATION	DATE OF INTERVIEW
1	FormerMasvingoCity Mayor- Alderman	Masvingo City Council	07-01-2014
2	Mayor of Masvingo City	Masvingo City Council	10-01-2014
3	Town Clerk of Masvingo City	Masvingo City Council	08-01-2014
4	Ex-CouncillorMasvingo City Council	Masvingo City Council	07-01-2014
5	CouncillorMasvingo City	Masvingo City Council	10-01-2014
6	Ex-Member of Parliament	MasvingoCentral Constituency	14-01-2014
7	Memberof Parliament	MasvingoCentral Constituency	04-02-2014
8	Chief Executive Officer Masvingo Rural Council	Masvingo Rural District Council	06-02-2014
9	Provincial Administrator	Min. of Local Govt	15-02-2014
10	Provincial Head	Min. of SME and Cooperatives	09-01-2014
11	Provincial Head	Dept. of National Housing	22-01-2014
12	Manager	Vashandi Housing Coop	28-01-2014
13	Director	December 12 Housing scheme	26-01-2014
14	Director	Victoria Ranch Housing Consortium	26-01-2014
15	Regional Represantative	ZimbabweNationalHousingAssociationo Cooperatives	28-01-2014